

HANDBOOK FOR COUNSELLORS OF NEWCOMERS

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*A guide to government and
community services for
counsellors and teachers of
newcomers, 1973-74 edition*

Ontario


General Publishing

56-11

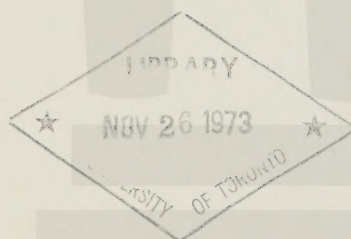
MINISTRY OF COMMUNITY AND SOCIAL SERVICES
COMMUNITY SERVICES DIVISION
CITIZENSHIP BRANCH

Honourable Rene Brunelle
Minister

T. M. Eberlee
Deputy Minister



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PROPOSED CHANGES IN LEGISLATION**Ref. p. 42 Family Allowances**

On July 16, 1973, a bill was introduced in the House of Commons to provide for a new Family Allowances plan to replace the current Family Allowances and Youth Allowances program. Under the new plan an allowance averaging \$20 a month will be paid for each child under the age of 18. A province may vary the allowance to be paid in that province in accordance with the age of a child or the size of the family or both, provided the monthly allowance for each child is not less than \$12 and the amount paid for all children in the province averages \$20 a month per child. Benefits will be taxable. The proposed starting date of the new plan is January 1974.

In the meantime the Government has announced its intention of asking Parliament to approve a measure to increase the current rates of Family and Youth Allowances to \$12 a month for each child as of October 1973.

Ref. p. 47 Old Age Security and Guaranteed Income Supplement

An amendment to the OAS act has been introduced in Parliament to provide for quarterly rather than annual escalation of the basic OAS pension and the Guaranteed Income Supplement. The first increase will take place in October 1973 raising the basic pension from \$100 to \$105.30 per month on the basis of increases in the cost of living up to the end of July 1973. The maximum monthly guaranteed income supplement will also be increased to \$73.86 for a single person or a married person whose wife or husband is not a pensioner and to \$65.60 each for a married couple where both are pensioners.

This will bring the combined pension and maximum supplement to a total of \$179.16 at the single rate and \$341.80 (\$170.90 each) for married pensioners.

A further adjustment in the pension and supplement in January, 1974, will be based on price increases in August, September and October in 1973. In April 1974 price increases in the period from November 1973 to January 1974 will be reflected in benefit rates and so on for each subsequent quarter.

ERRATUM

p. 47 2nd paragraph, line 2, under heading "Old Age Security and Guaranteed Income Supplement":

\$78.14 should be \$70.14

REPORT ON THE PROGRESS OF THE WORK

The work of the Committee during the year 1911 has been devoted to the study of the various questions connected with the administration of the Government of India. The Committee has held several public hearings and has received many suggestions from the public. It has also held several private hearings and has received many suggestions from the Government. The Committee has also held several public hearings and has received many suggestions from the public. It has also held several private hearings and has received many suggestions from the Government.

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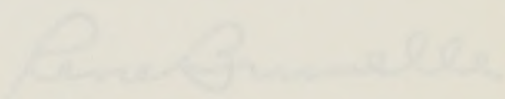
APPENDIX

The following are the names of the members of the Committee who have served during the year 1911.

FOREWORD

HANDBOOK FOR COUNSELLORS OF NEWCOMERS

A guide to government and
community services for counsellors
and teachers of newcomers, 1973-74 edition



MINISTRY OF COMMUNITY AND SOCIAL SERVICES
Community Services Division
Citizenship Branch

HONOURABLE RENE BRUNELLE
Minister

T. EBERLEE
Deputy Minister

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A guide to government and
community services for counsellors
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MINISTRY OF COMMUNITY AND SOCIAL SERVICES
Community Services Division
Citizenship Branch

T. ELLIOTT
Deputy Minister

NEWCOMER WILL RISE PROJECT
1974

FOREWORD

One of the happy happenings in which we can take pride is the way that so many people dedicate their time and effort to assist newcomers to our Province. Because approximately half of all the immigrants to this country come to Ontario, the task of helping them to adjust to their new society is an immense undertaking.

At the same time, the dividends for such assistance are considerable. Ontario owes much to recent newcomers who are contributing greatly to social enrichment as well as to economic growth.

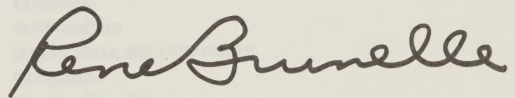
The Government of Ontario has taken the initiative, through the Citizenship Branch of my Ministry, in various programs to encourage adjustment of new arrivals to our society. This "Handbook for Counsellors of Newcomers" is a part of our contribution to the process.

This volume is an updated and revised version of an earlier volume titled, "A Guide to Services 71-72," which has been used widely in Ontario by those helping, teaching and counselling newcomers. A unique reference book, the "Handbook" brings together information from all levels of government as well as from private agencies and organizations, in one handy compilation.

In a complex age when the multitude of services available to the resident becomes more and more difficult to sort out, a reference resource of this nature is a necessity. The enthusiastic reaction from many counsellors to the previous Volume has proven the vital need. The "Handbook for Counsellors of Newcomers" brings the earlier material up to date and also fills some gaps noted in the original version.

Another feature of this "Handbook" is that an appendix which lists local services and referral data makes the resource as useful to those in Kenora as in Toronto, as pertinent to those in Belleville as in Windsor. In all, fifteen different local appendices are available, and more are in preparation.

It is my hope that this volume will be most useful to those people who devote their energies to making New Ontarians feel more at home. And I know that the Ontario Citizenship Branch would appreciate hearing your comments and suggestions towards the planning of future editions of this "Handbook."



Rene Brunelle,
Minister,
Ministry of Community
& Social Services

FOREWORD

It is the policy of the Government of Canada to ensure that the needs of the people of the country are met in a timely and efficient manner. This policy is reflected in the various programs and services provided by the Government of Canada. The purpose of this report is to provide a comprehensive overview of the various programs and services provided by the Government of Canada, and to identify the areas where further action is required. The report is organized into four main sections: the first section provides a general overview of the Government of Canada's programs and services; the second section provides a detailed description of the various programs and services provided by the Government of Canada; the third section provides a detailed description of the various programs and services provided by the Government of Canada; and the fourth section provides a detailed description of the various programs and services provided by the Government of Canada. The report is intended to provide a comprehensive overview of the various programs and services provided by the Government of Canada, and to identify the areas where further action is required.

John G. ...
Minister of ...
...
...
...

PREFACE

This Handbook replaces "A Guide to Services 71-72". It uses the same format and its purpose is the same: a reference tool for counsellors and teachers of newcomers. It is meant to be an aid to the counsellor in making referrals to the appropriate service. To use this guide you will not have to know names of departments or branches of three levels of government, as well as names of private agencies. If you want information on a particular program, for example, English classes for newcomers, you will find in one section of the book a description of all the different types of classes offered, regardless of which agency actually operates them.

The information in this Handbook is compiled from pamphlets of government and private agencies offering services to newcomers in Ontario. It is up to date as of August, 1973. It must be pointed out, however, that for definitive information regarding the application of this general information to specific cases, the agency itself must be consulted.

This "Handbook for Counsellors of Newcomers" consists of two parts: the main section (white pages) and the local appendix (the more recent and any future local appendices are being printed on coloured pages). The two sections fit together in a three ring notebook to make one integrated Handbook. For example, page 29 is missing from the main section. The first page of the local appendix is numbered 29 and is to be inserted where page 29 is missing in the main section. The same process should occur at pages 40, 51, 70, 83, 98, 105, 110, 117, 122, 133, 136, and 139.

As of August 1973 local appendices for the following cities or areas are available:

Bay of Quinte (Belleville)	Norfolk County (Simcoe)
Cornwall (proposed)	Oshawa/Whitby
Grey/Bruce Counties (Owen Sound)	Ottawa/Carleton
Guelph	Peterborough/Lindsay
Hamilton/Burlington	Sudbury
Kingston	Thunder Bay/Kenora/Dryden/Atikoken/Fort Frances
London	Metropolitan Toronto
Lanark/Renfrew N. & S. (proposed)	Windsor

It is likely that local appendices for other areas will be available in the future.

You will notice that the Handbook is divided into thirteen chapters which are in order according to the frequency of questions which newcomers ask about each topic. The chapters are as follows:

- | | |
|--------------------|---|
| 1. Employment | 8. Licensing |
| 2. Health | 9. Automobiles |
| 3. Social Services | 10. Immigration and Citizenship |
| 4. Education | 11. Recreation |
| 5. Housing | 12. Meeting Canadians |
| 6. Finances | 13. Information Centres, Libraries and Immigrant Aid Agencies |
| 7. Law | |

Each major heading has a number of sub-headings. For example, the chapter on Employment includes information on such topics as discrimination, employment standards, salary deductions, finding a job, job placement agencies, starting a small business, job training programs, trade certification, unemployment insurance, Workmen's compensation and labour unions.

Information on each topic which is of a local nature can be found in the appendix to each chapter. There is space beside each address in the appendix to make your own personal notes about the particular agency listed.

A detailed table of contents begins on page vii following this preface. An alphabetical index which can be used when you are unsure of the official name for a particular program comes at the end of the Handbook beginning on page 140.

We would appreciate your comments and suggestions as to how this publication could be improved. Our address is:

Citizenship Branch
Ministry of Community and Social Services
400 University Avenue, 24th Floor
Toronto, Ontario M7A 1H8
965-1192

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ONTARIO CITIZENSHIP BRANCH

The Ontario Citizenship Branch of the Ministry of Community and Social Services is responsible for implementing programs for immigrants after they have arrived in Ontario and before they become Canadian citizens. These programs are designed to facilitate the adjustment of newcomers to their new environment and to enable them to take full advantage of all the opportunities available in this Province.

The Citizenship Branch also has programs which attempt to improve the quality of life for all citizens by encouraging an atmosphere of cultural diversity in which there is an acceptance and understanding of the many ethno-cultural groups which live in Ontario.

RECEPTION SERVICES

A reception service is set up at major ports of entry. The first step in this program was taken with the establishment of the Ontario Government Reception Services at Toronto International Airport on May 3, 1971. Newcomers are provided with "Welcome Kits" in seven languages containing information on immediate practical needs. In addition multilingual reception counsellors assist arriving immigrants with any immediate problems. At the community level a reception service is being developed in co-operation with various voluntary groups across Ontario. Assistance will be given to these groups in volunteer training and in the development of community resources.

Groups who would like to co-operate in setting up a reception service for newcomers in their area should contact the local Branch field officer or the Reception Services Officer in head office. (See page xxii.)

ORIENTATION

The orientation section has programs designed to enable the newcomer to more fully integrate himself into his new community, enjoying the same benefits, rights, and privileges as the native-born, English- or French-speaking Canadian.

This is done largely by providing the newcomer, through various means, with in-depth information and explanations about Ontario's social services, economic practices, and political systems which will assist his integration into his new society.

Mothers' and Preschoolers' Language and Orientation Classes

This program is designed for mothers with preschool children who have little or no chance to get out of the house and make new friends, learn English and become acquainted with their new community. A nursery program is provided for the children while the mothers attend English and orientation classes. Field trips to local schools, hospitals, museums, etc. are often taken, and the interests of women determine to a large extent what the program will be.

One intention of these classes is to involve the native-born Canadians of the community, so that a two-way learning process takes place. Native-born Canadians, and sometimes former students of the class, volunteer to help in the nursery program or to teach the English or orientation classes. These volunteers in both the English and the orientation programs are supervised by experienced teachers who are paid by the Branch.

A community-based committee co-sponsors the project with the Branch, finds suitable accommodation for the classes, helps to publicize them and finds volunteer staff from the community. For further information on location of schools, contact the nearest Citizenship Branch office. (See page xxii.)

Orientation Classes in the Native Language

Orientation classes are given to groups in their native languages, usually one evening a week. A bilingual resource person meets with a group to discuss topics of concern to newcomers—what their rights and responsibilities are, how the school system which their children are entering operates, how to apply for jobs in Ontario, how to buy a house, social customs, employment and consumer matters, etc. Again, the needs of the group determine the content of the course.

Citizenship Classes

Citizenship classes prepare newcomers to take out Canadian citizenship. Basic Canadian history, geography, and civics are taught, as well as the rights and responsibilities of Canadian citizens. Usually the discussion is held in the native language of the group, although some help is given with the English necessary to answer the judge's questions. These

classes have been found to be encouraging to newcomers who would like to take out citizenship but have not previously had the confidence to do so.

Cable TV Orientation Programs

Three series of 40-42 half-hour orientation shows each have been completed in Italian, Greek and Portuguese. These shows use films, slides, on-location shots, and studio interviews with agency personnel to give a thorough knowledge of life in Ontario to newcomers of these three language groups.

These shows are available on 1" IVC video tape to cable companies throughout Ontario on a rotating basis. They can also be dubbed to ½" or 1" Sony tapes. If community colleges or other agencies would like copies of these shows they should contact a field officer or the orientation section. If tapes are provided, the shows can be dubbed in the Ministry studio over a period of time.

Cable TV Citizenship Programs

A series of sixteen half-hour citizenship shows are available in Greek, Italian and Portuguese. These shows describe Canadian history, geography and civics, and encourage immigrants to become citizens of Canada. They are available on the same basis as the orientation series.

Audio-Visual Orientation Materials for the English-as-a-Second-Language Classroom

Presently a series of filmstrips and synchronized cassette tapes are being prepared for use in English classrooms as supplementary material. These will teach English at various levels of proficiency through situations which give students orientation or citizenship information.

Publications

"Handbook for Counsellors of Newcomers" (formerly called "A Guide to Services 71-72") describes, in detail, services available to newcomers in Ontario from all levels of government and the community. This manual, along with a local appendix of addresses for major cities and counties, is available to teachers of English as a second language, orientation teachers, community information centres and counsellors working with newcomers.

"Ontario and You" is available free to adult newcomers to inform them of services available to them from three levels of government and the community. It is available in English, French, Italian, Portuguese, Greek, Spanish, Serbo-Croatian, Chinese and German. As these booklets are in short supply, it is hoped that only those who will make good use of them will receive them. A distribution policy, which is outlined below, has been established.

Distribution Policy for "Ontario and You":

Copies are available free on an individual basis to newcomers to Ontario, who may request the book by writing or telephoning the nearest Ontario Citizenship Branch office.

Requests for ten copies or more from a group or agency will be considered on the following basis:

- a) Size of the group in relation to number of copies requested.
- b) "Ontario and You" must be intended for newcomers in need of that type of orientation information.
- c) One copy per family.
- d) "Ontario and You" cannot be supplied for mass distribution for promotional or public relations purposes.
- e) The group or agency is not to leave stocks of "Ontario and You" in reception areas, lobbies, lounges, etc., for casual visitors to take, but rather should display one or two copies with a note to the effect that the book can be obtained either from the staff or by writing or telephoning the nearest Ontario Citizenship Branch office.

For those persons not eligible for a free issue, or for agencies wishing a larger supply, copies of the English and French editions are on sale in the Ontario Government Bookstore, 880 Bay Street (at Grosvenor), Toronto, for \$1.25 per copy.

LANGUAGE TRAINING

The Language Training Section has three roles:

- 1) To operate English classes for adult newcomers.
- 2) To take an active role in the training of English as a second language teachers and preparation of materials for classroom use in Ontario.
- 3) To act as a clearing-house for classroom and teacher-training materials in the English as a second language field in Ontario.

English Classes

Classes for adult newcomers can be operated where the need can be proven and where it cannot be met by other agencies or educational institutions in the community.

Provision of Textbooks

Textbooks for all approved English programs for adult newcomers, other than those which are Manpower-sponsored, are provided free of charge by the Branch under a federal-provincial cost-sharing agreement.

Newcomer News

This is a monthly newspaper provided free of charge to all adult English programs or to individual newcomers who request it. Written in four graded levels of English, it is designed to assist adult newcomers who are learning English to acquire reading skills, as well as to familiarize them with the way of life in Ontario.

Seminars

The Language Training Section will provide seminars and workshops on request on the methodology used in teaching English as a second language and on the social and cultural backgrounds of major groups of immigrants living in Ontario. In the future, regional seminars will be set up for teachers from all language programs in a particular area.

Annual TESL Conference

The Branch convenes an annual conference which is attended by approximately 1,000 teachers from all parts of Ontario, as well as other provinces.

Publications

A number of publications are provided to teachers of English as a second language. They cover such topics as methodology, the sound system of English and English structure. A teachers' quarterly, TESL TALK, is sent to all English teachers on request and articles are always gratefully received by the Editor.

Films

A number of teacher-training films are available on loan from the Branch.

Ministry of Education Summer Course

Each year the Ministry of Education Summer Course in Teaching English as a Second Language is administered by the Citizenship Branch in one or two centres in Ontario. Contact the Registrar, Summer Courses, Ministry of Education, 18th Floor, Mowat Block, Queen's Park, Toronto for application forms and further information.

INTER-GROUP DEVELOPMENT

Of the well over three million people who have come to Canada from other countries since 1946, over half of them are living in Ontario. The traditions and cultures of these various groups, woven together, have added colour, depth and richness to the social fabric of our developing nation.

The Inter-Group Development Section exists to encourage, advise and assist the process of relating ethno-cultural groups to one another and to the larger society. It will do this in such a way as to produce mutual adjustments of one to another, inasmuch as these adjustments will contribute to the functioning of society as a whole.

It thus exists to improve the quality of life for all citizens by encouraging an atmosphere of cultural diversity in which there is acceptance and understanding of the many ethno-cultural groups which live in Ontario.

The objectives of the Inter-Group Development Section are thus:

- 1) To provide Government and the general public with a greater knowledge and awareness of the structures, attitudes and needs of the ethno-cultural communities by:
 - a) maintaining and increasing liaison between government and community groups;
 - b) study and research on all ethno-cultural communities in Ontario;
 - c) advising and assisting groups in acquiring the necessary skills to communicate to government and society at large the needs, aspirations and problems of their particular members.
- 2) To further public sensitivity for the desirability and permanence of the multi-cultural character of Ontario's population and to increase the awareness and participation of the general public in this cultural plurality by:
 - a) encouraging, advising, and assisting groups in interacting with each other in meaningful ways;
 - b) encouraging, advising and assisting the development and implementation of programs by other agencies and institutions;

- c) informing residents of their rights and responsibilities, encouraging the acquisition of Canadian citizenship, and participating in social affairs.

GRANTS

The Citizenship Branch has a limited grants budget for the support of projects and programs in the areas of newcomer integration and Inter-Group Development. For information contact the nearest Citizenship Branch office.

FIELD OFFICES

The field offices carry out all the Branch programs in particular regions in Ontario.

At the present time offices are situated at the following locations:

Head Office and Toronto Field Office

Ontario Citizenship Branch
24th Floor, Traveler's Tower
400 University Avenue
Toronto, Ontario
M7A 1H8
Telephone: (416) 965-2285

Ottawa

Ontario Citizenship Branch
1 Nicholas Street
11th Floor
Ottawa, Ontario
K1N 7B6
Telephone: (613) 236-2391

Hamilton

Ontario Citizenship Branch
20 Hughson Street South
Suite #501
Hamilton 20, Ontario
Telephone: (416) 527-4553

Windsor

Ontario Citizenship Branch
717 Ouelette Avenue
Windsor 14, Ontario
Telephone: (519) 252-1191

Thunder Bay

Ontario Citizenship Branch
221 Bay Street
Station 'P'
P.O. Box 988
Thunder Bay, Ontario
Telephone: (705) 345-6570 or 345-6579

EMPLOYMENT

DISCRIMINATION

One of the most basic rights of a person in our society is that of Equal Opportunity. To ensure this right, human rights legislation has been enacted. The Ontario Human Rights Code, enacted in June 1969, and amended in June 1972 incorporated into one document all of the Province's human rights legislation which had previously existed in the form of several individual acts. These include The Fair Employment Practices Act, 1951, The Age Discrimination Act, 1966, and The Women's Equal Employment Opportunity Act, 1970.

UNDERLYING PRINCIPLE

The principle underlying the Ontario Human Rights Code as it relates to employment is that of merit employment. This means that workers must be employed on the basis of their abilities, qualifications and experience rather than on the basis of their race, creed, nationality, ancestry, colour, place of origin, sex, marital status, or age (which is defined as the age range of 40 to 65 years).

PROTECTION FROM DISCRIMINATION IN EMPLOYMENT

The section of the Code dealing with fair employment practices prohibits discrimination in the areas of recruitment and hiring, training and apprenticeship, promotion and transfer, dismissal, job classification, seniority systems and terms and conditions of employment.

Exceptions to these provisions apply *only* when an exemption has been applied for and granted by the Commission because of the following:

- (a) where it has been established that a particular sex or marital status is necessary to the actual performance of the job;
- (b) where it has been established, in the case of exclusively religious, philanthropic, educational, fraternal or social organizations not operated for private profit, that sex, marital status, nationality, ancestry or place of origin is a necessary job qualification.

Domestics in a single family residence are *automatically* exempt from the employment and advertising provisions of the Code.

BEFORE HIRING

Employment Advertising

The Code includes advertising provisions which state that advertisers, including employers and employment agencies, may not place and publications may not print advertisements limiting a position—either directly or indirectly—to persons because of their sex, marital status, age (applies to 40 to 65 years), colour, nationality, ancestry or place of origin, unless an exemption (as outlined above) has been granted. The intent of these provisions is to ensure that no barriers exist, either real or implied, to discourage persons from seeking jobs for which they would be qualified and which they would be willing to perform.

Domestics in a single family residence are automatically exempted from these provisions.

The Commission publishes guidelines concerning job advertisements which include the following provisions:

- (a) Descriptive working, symbols or illustrations must not imply any restriction or preference on any of the grounds specified in the Code. Use of personal pronouns indicating gender (e.g. he, she) is not acceptable, nor is wording which would be designed to discourage or restrict applicants between the ages of 40 and 65 years.
- (b) Job titles must be neutral with regard to sex and marital status. Where there is doubt as to the neutrality of a particular job title, adding the words "male or female" following the job title would generally render it acceptable under the Code.

The Code does not restrict the rights of employers to define qualifications necessary for satisfactory job performance, but does require that these same standards of qualifications for hiring be applied equally to all persons.

Application Forms and Interviews

The publication of the Ontario Human Rights Commission, "Guide for Employers", contains a chart which indicates

the kinds of questions which may be asked of applicants without violation of the Ontario Human Rights Code as well as the kinds of questions which are prohibited by the provisions of the Code.

It should be clearly understood that the contents of this pamphlet do not provide a complete definition of what can be asked of applicants. The guide attempts to answer the questions most frequently asked concerning the legislation. It is not the intention of the Human Rights Code to prohibit employers from obtaining all the information about applicants which they deem pertinent, so long as the questions do not elicit information which could be used for discriminatory purposes. Applicants should not be encouraged to volunteer information forbidden by law.

A distinction may be drawn between pre-employment and post-employment inquiries. In some cases, a question which could be construed as a violation of the Code if asked of an applicant before hiring may be appropriately asked after hiring, so long as the information obtained is necessary for personnel purposes and is not used as a basis for discrimination in employment because of race, national origin, colour, religion, age, sex, or marital status.

The chart indicates inquiries which are valid after hiring, such as a request for a birth certificate or photograph or information regarding religion in order to determine leave-of-absence for religious holidays.

Chart to Assist Employers

The following chart shows which questions can lawfully be asked of applicants before they are actually hired, and which may not, as well as which ones can be legally asked after they are hired. It also specifies which questions are altogether illegal:

Lawful to ask	Inquiries Regarding	Unlawful to ask*
Name used if previously employed under different name.	Name	Inquiry into previous name where it has been changed by court order, or otherwise.
Inquiry into place and length of current and previous addresses in Canada.	Address	Inquiry into foreign addresses which would indicate national origin.
Request birth certificate <i>after hiring</i> .	Birthplace, Nationality, Ancestry, Place of Origin	a. Request birth certificate or baptismal certificate. b. Any inquiry into place of birth. c. Any inquiry into place of birth of parents, grandparents, or spouse. d. Any other inquiry into national origin.
	Race or Colour	Any inquiry which would indicate race, colour or complexion.
May be required <i>after hiring</i> for identification purposes.	Photographs	Request photograph
	Religion or Creed	a. Any inquiry to indicate or identify religious denomination or customs. b. May not be told this is a Protestant (Catholic or Jewish) organization. c. Request pastor's recommendation or reference.
	Citizenship	a. Whether a Canadian or British subject. b. If native-born or naturalized. c. Date citizenship received.

* N.B.: Unless specifically mentioned in the column "Lawful to ask", these items remain unlawful to ask throughout the period of employment.

Lawful to ask	Inquiries Regarding	Unlawful to ask*
	Citizenship continued	d. Proof of citizenship. e. Inquiries regarding citizenship status of parents or spouse. f. Any inquiry into citizenship status which would tend to divulge applicant's nationality, ancestry, or place of origin.
a. Inquiry into what academic, professional, or vocational schools attended. b. Inquiry into language skills, such as reading and writing of foreign languages.	Education	a. Any inquiry asking specifically the nationality, racial, or religious affiliation of a school. b. Inquiry as to what is mother tongue or how foreign language ability was acquired.
Inquiry <i>after hiring</i> into name and address of person to be notified in case of emergency.	Relatives	a. Name and address of closest relative. b. Any inquiry about a relative which cannot be asked of an applicant.
Inquiry into organization memberships with the qualification, 'Do not list clubs or organizations of a religious, racial or national character.'	Organizations	a. Ask to list all clubs and organizations where membership is held. b. Specific inquiry into clubs and organizations which would indicate race, creed, colour nationality, ancestry or place of origin.
a. Inquiry into willingness to work required work schedule. b. Inquiry <i>after hiring</i> about religion to determine when leave-of-absence might be required for the observance of religious holidays.	Work Schedule	Any inquiry into willingness to work any particular religious holiday.
Inquiry into Canadian military service.	Military Service.	Inquiry into all military service.

* N.B.: Unless specifically mentioned in the column "Lawful to ask", these items remain unlawful to ask throughout the period of employment.

Any inquiry is forbidden which, although not specifically listed among the above, is designed to elicit information as to race, creed, colour, nationality, ancestry or place of origin in violation of the Ontario Human Rights Code.

An applicant's age, sex and marital status may be asked prior to employment, provided that the information is used for legitimate and constructive reasons and not merely to discriminate with regard to age, sex, or marital status.

Employment Agencies

Employers may not place and employment agencies may not receive restrictive job orders limiting a position on the basis of race, creed, nationality, ancestry, colour, place of origin, age, sex, or marital status.

AFTER HIRING

Job Assignment, Training, Transfer and Promotion

It is illegal to refuse to consider training and promotion of qualified employees because of any of the grounds specified in the Code. While the Code does not require that these opportunities be posted or advertised, such a practice would be considered a positive demonstration of the principle of equal employment opportunity.

Restricting opportunities for transfer, training or promotion because a category of work is occupied by members of one sex only is considered to be operating a job category according to sex and is, therefore, prohibited, unless an exemption has been obtained as outlined on page 1.

Dismissal, Lay-Off and Re-Call

Employees may not be dismissed solely because of their race, creed, nationality, ancestry, colour, place of origin, age, sex, or marital status.

In cases where lay-off, re-call or job termination is determined by seniority, separate seniority lists based on sex are prohibited. Jobs may not be reclassified for the purpose of limiting positions to one sex.

Terms and Conditions of Work

At the present time, the Code does not affect employee benefit plans such as pensions or life and medical insurance which contain differentials based on sex, marital status, or age. However, this area is under review to determine the measures required to remove such differentials.

Trade Unions and Self-Governing Professions

Trade unions and self-governing professions are prohibited from discriminating against members or membership applicants on the basis of race, creed, colour, age, sex, marital status, nationality, ancestry, or place of origin.

IF DISCRIMINATION OCCURS

Report promptly any instance of discrimination to the Ontario Human Rights Commission by telephone, letter or personal visit. Encourage others who encounter discrimination to file complaints with the Commission at address #1 on page 29.

Complaints may be filed by the individual involved or by another person on his or her behalf. For example, a union may file a complaint on behalf of an aggrieved member, or, a non-English speaking immigrant might go to an organization such as an immigrant aid society for back-up assistance in lodging a complaint.

Reprisals, such as dismissal, threats of dismissal, or coercion, against any person who has made, or may make, an inquiry or complaint under the Code are prohibited.

PAMPHLETS AVAILABLE

Copies of the Code and relevant literature are available from the Ontario Human Rights Commission upon request (see address #1 on page 29.) The Commission will always be pleased to provide information or discuss problems related to the administration of the Code.

EMPLOYMENT STANDARDS

The Employment Standards Branch of the Ministry of Labour administers and enforces the Employment Standards Act, which endeavours to ensure that workers are not exploited by the occasional unscrupulous employer. The Act establishes uniform minimum standards to be met by all employers throughout the Province.

The Act covers termination of employment, hours of work, overtime pay, minimum wages, equal pay for equal work, vacation with pay, wage protection, administration and enforcement.

Except for the provisions regarding the collection of unpaid wages, termination of employment, pregnancy leave, and equal pay for equal work, the Act does not apply to the following categories: a duly qualified practitioner of architecture, chiropody, dentistry, law, medicine, optometry, pharmacy, professional engineering, psychology, public accounting, surveying, or veterinary science; a duly registered drugless practitioner, an embalmer or funeral director; a teacher as defined in The Teaching Profession Act; a student while engaged in training for professions or callings mentioned above; a person engaged in commercial fishing; a domestic in a single family dwelling used for a private residence; and a person registered as a salesman or a broker registered under the Real Estate and Business Brokers Act.

Officers of the Employment Standards Branch (address #2 on page 29) carry out routine audits of employers' records as well as the investigation of complaints to ensure compliance with the provisions of the Act in those business establishments that come under the jurisdiction of the Government of Ontario. This Act does not apply to those employees working in industries such as chartered banks, post offices, railways, airlines, grain elevators, communications, and transport companies that are under Federal jurisdiction and covered by the Canada Labour Standards Code. (See address #3 on page 29).

A pamphlet entitled "The Employment Standards Act" can be obtained by contacting the Employment Standards Branch of the Ontario Ministry of Labour at address #2 on page 29.

TERMINATION OF EMPLOYMENT

To dismiss an employee the employer must give written notice to the employee (personally or by registered mail) or payment in lieu of notice as follows:

One week if employed three months or more but less than two years.

Two weeks if employed two years or more but less than five years.

Four weeks if employed five years or more but less than ten years.

Eight weeks if employed ten years or more.

The employer is not required to give notice of termination to employees employed on a construction site, employed for a definite term or task or who have reached the age or retirement according to the established practice of the employer, or who have refused an offer of reasonable alternate work.

No employer shall dismiss or suspend an employee because of garnishee proceedings.

An employer has the right under the Act to immediately dismiss any employee without notice who has been guilty of wilful misconduct or disobedience or wilful neglect of duty that has not been condoned by the employer.

An employee can be put on a temporary lay-off of not more than 13 weeks. At the end of the 13 weeks the employer must either recall the employee or give him pay in lieu of a dismissal notice.

HOURS OF WORK

In general, the working hours of an employee shall not exceed eight in the day and forty-eight in the week. The Director of the Employment Standards Branch has the power to issue permits for the adoption of a working day in excess of eight hours and for working hours in excess of forty-eight in a week. A permit authorizes only the extended working hours and does not relieve the employer of the obligation to pay the premium rate for overtime as set out by the legislation.

No girl under the age of 18 may work more than 54 hours in a week or work in an establishment between midnight and 6 a.m.

Where the work period of a female begins or ends between midnight and 6 a.m., the employer must provide her with private transportation at his expense to and from her home and place of employment.

OVERTIME PAY

The employer shall pay to an employee who has worked in excess of forty-eight hours in the week, not less than one and a half times his regular rate for all hours worked in excess of the forty-eight hours.

The provision is designed to discourage the working of excessive overtime as well as to ensure that workers, particularly those in low-wage or seasonal industries, who must work long hours to improve their earnings, will receive a premium rate for their overtime hours.

Special overtime provisions have been established for certain industries and details can be obtained from the Employment Standards Branch at address #2 on page 29.

The overtime section of the Act does not apply to:

- (a) a person whose only work is supervisory or managerial;
- (b) a person employed as a fishing or hunting guide;
- (c) a student employed at a camp for children or as a supervisor or counsellor of children;
- (d) in the hotel, motel, tourist resort, restaurant and tavern industry, an employee who is hired for 16 weeks or less in a year and who is provided with room and board as a "seasonal employee", must be paid time and a half for each hour worked in excess of 55 per week (instead of after 48 hours per week). He does not have to be paid the overtime rate for working on a holiday.
- (e) in the fruit and vegetable processing industry an employee who works not more than sixteen weeks in a year as a "seasonal employee" must be paid time and a half his regular rate for each hour worked in excess of fifty-five in each week.

Where an employee works on any of the seven statutory holidays set out in the Act (New Year's Day, Good Friday, Victoria Day, Dominion Day, Labour Day, Thanksgiving Day and Christmas Day), he must receive one and a half times his regular rate unless substitute holidays are arranged with the approval of the Director of the Employment Standards Branch.

MINIMUM WAGE

Minimum wage legislation was first introduced in Ontario in 1920. The minimum wages in Ontario very likely will be raised around January 1, 1974. Check with the Employment Standards Branch after that date. Until then, the minimum wage for general industry is \$1.80 per hour; in the construction industry it is \$2.05 per hour. Special rates are also laid down for learners and for certain categories of seasonal and student employees, as shown in the table on page 6.

The purpose of the minimum wage legislation is to provide protection for workers who are open to exploitation and who have little or no bargaining power. It also acts to place a floor under wages in order to guard against unfair competition between employers based on low wages.

Industries under Federal Government jurisdiction, such as banks, airlines, post office, railways, grain elevators, communications and transport companies come under the Canada Labour Standards Code, which sets the general minimum wage at \$1.90 per hour, unless the employee is under 17, in which case it is \$1.65 per hour. For further details contact the Labour Standards Branch at address #3 on page 29.

Minimum Wage Schedule

General industry

(Full and part-time employees other than students under 18)

\$1.80 per hour

Learner rate (one month maximum)

\$1.70 per hour

Students *under 18* who are required to work not more than 28 hours in any week
or are employed during the period May 15th to September 15th or during the
Christmas or Easter holiday periods.
Otherwise—for all hours worked.

\$1.45 per hour

\$1.65 per hour

Hotel, motel, tourist resort, restaurant and tavern industry (These categories
are now under the term "General Industry")

Full and part-time employees other than students under 18

\$1.80 per hour

Learner rate (One month maximum)

\$1.70 per hour

Students—see above "Students *under 18*". Same conditions apply.

\$1.45 per hour

Construction industry

\$2.05 per hour

All employees (full and part-time employees, students and guards who work at
construction site) NOTE: No learner rate in construction industry

Ambulance service industry

\$86.40 per week

Ambulance drivers, helpers or first aid attendants

or \$1.80 per hr. under
48 hours per week

Taxi industry (includes livery service)

Taxi drivers. (Now covered under the heading of "General Industry".)

\$1.80 per hour

All other employees (including students over 18)

\$1.80 per hour

EQUAL PAY FOR EQUAL WORK

Women now represent an important and growing proportion of Ontario's work force. To protect their rights, the Act provides that an employer shall not discriminate between his male and female employees by paying his female employees a rate less than the rate paid his male employees, or vice versa, for the same work performed in the same establishment.

The definition of "the same work" is determined on the basis of equal skill, effort and responsibility performed under similar working conditions. Officers of the Employment Standards Branch investigate this standard as a part of their routine inspections.

PREGNANCY LEAVE

The pregnancy leave provisions of The Women's Equal Employment Opportunity Act, 1970 were transferred to The Employment Standards Act in June 1972.

A pamphlet called "Maternity Leave in Ontario: A Guide for Employees and Employers" contains the following statement on the provisions of maternity leave.

"The Act prohibits dismissal solely because of pregnancy, and provides for 12 weeks' unpaid maternity leave for an employee who has worked for an employer for at least one year prior to the date she could commence the statutory leave (six weeks prior to expected date of birth). Companies with 25 or more employees of both sexes are bound by this legislation. The total number of employees are counted rather than the number employed in a particular location or branch.

Pre-Natal Leave: On presentation of medical certification indicating the expected date of delivery, an employee may initiate the leave at any time within six weeks prior to the birth. However, the employer may initiate the leave before the 6-week period if he can show that the employee cannot perform her normal duties adequately.

Post-Natal Leave: This is a fixed minimum period of six weeks, unless the employee produces medical authorization for an earlier return to work. Longer post-natal leaves may be negotiated but such arrangements are then beyond the protection of the Act.

The intent of the legislation is that the employee should return to the same or a comparable position in terms of work setting, level of responsibility and remuneration, unless a longer leave has been negotiated. The Act does not provide for income maintenance or accumulation of seniority and benefits during maternity leave, but an employee must not lose seniority or benefits which have accumulated up to the point of leave-taking. The provision relating to seniority and benefits provides for a minimum standard only and in no way affects more generous arrangements".

At the time of printing this Handbook, inquiries concerning the provisions of pregnancy leave should be directed to the Women's Bureau of the Ontario Human Rights Commission (address #1 on page 29) or through a local office of the Employment Standards Branch (address #2 on page 29).

It is expected that sometime later in 1973 all such inquiries will be directed only to the office of the Employment Standards Branch.

VACATION WITH PAY

A paid vacation is looked upon in our society as one of the basic rights of workers, and the Act establishes the minimum paid vacation to which an employee is entitled.

The Act provides that every employee shall be given an annual vacation of at least one week on completion of the first twelve months of employment with vacation pay of not less than 2% of the total pay received in the year for which the vacation is given. An employee leaving before the end of the first twelve months is entitled to holiday pay of not less than 2% of his total earnings. The employee shall receive upon the completion of the next twelve months or after the first twenty-four months of employment, and each twelve months thereafter an annual vacation of at least two weeks and not less than 4% of total pay received in the year for which the vacation is given. An employee who has worked in a company over twelve months and leaves before the end of another twelve month period is entitled to holiday pay of not less than 4% of his total earnings for the months following the first twelve. Vacation pay must be given no matter how short a time the employee is actually with the company.

Students and part-time employees are entitled to vacation pay and for the purpose of computing the commencement of their entitlement, one year is considered to be a total of twelve months, and the employee shall be considered to have one month entitlement towards that total if he has worked any part of a month.

WAGE PROTECTION

Every employer is required to furnish to every employee a statement in writing which can be retained by the employee at the time the wages are paid, showing:

- a) the period of time or the work for which the wages are being paid;
- b) the rate of wages;
- c) the amount of wages to which the employee is entitled;
- d) the amount of each deduction and the purpose for which the deduction is made;
- e) the net amount of money being paid to the employee.

COLLECTION OF UNPAID WAGES

The Ministry of Labour may collect unpaid wages for an employee, including the amount of wages, overtime pay and vacation pay, up to a maximum of \$2,000.00. Contact the Employment Standards Branch (address #2 on page 29).

ENFORCEMENT

The legislation provides for penalties in the form of fines, up to a maximum of \$1,000.00, which may be imposed upon employers convicted of an offence of violating or contravening the Act and/or Regulations or failing to comply with directions issued by the Director of the Employment Standards Branch.

For information or to file claims contact the Employment Standards Branch at address #2 on page 29.

Except as noted, the information in this part applies to students.

SALARY DEDUCTIONS

Certain deductions must be taken from the employee's wages each time he is paid. These standard deductions are shown below. An employee may sign a contract of employment authorizing certain other deductions in addition to these standard deductions. These of course vary according to each company, but might include such things as union dues, special retirement funds (sometimes called super-annuation), etc. To facilitate these deductions, every worker must have a Social Insurance Number, assigned to all citizens by the Federal Government as a method of identifying the individual for tax and insurance purposes. Application forms are obtainable at any post office, Canada Manpower Centre, income tax or unemployment insurance office.

INCOME TAX

Normally, as soon as a worker goes on an employer's payroll, income tax deductions are automatically made from his wages at source. (Student employees can claim exemption from income tax deductions at source by filling in a TD1 form, supplied by the employer. To find out whether they can also claim exemption from unemployment insurance deduction, students should contact the nearest unemployment insurance office at address #10 on page 29.)

CANADA PENSION PLAN

It is compulsory for employers of workers between the ages of 18 and 70 to make deductions from wages and matching contributions towards the Canada Pension Plan. (When he leaves his summer job, the student employee should get from his employer a record of deductions. For a refund of any over-contribution, he should file an income tax return at the end of the year, enclosing the T4 slip received from his employer.)

PROVINCIAL HEALTH INSURANCE (OHIP)

Employers of 15 or more workers must register their employees for group insurance under the Ontario Health Insurance Plan (for smaller firms, group insurance is voluntary).

Student employees can claim exemption if they already belong to the plan as individual members or are covered by their parents' policy until they turn 21.

Students who carry no personal hospital insurance and who work for longer than three months must be registered if there is group insurance at their place of work. They can continue premium payments as individual members after employment terminates.

UNEMPLOYMENT INSURANCE

In most cases deductions for unemployment insurance will be made. See page 21 for details.

FINDING A JOB

In looking for a job, there are many ways to proceed; but basic to everything is the job-hunter's own initiative. This does not mean he will not turn to placement agencies and friends for help, but the basic responsibility lies with him: no one is finding a job *for* him, but many people can *help* him find a job.

The best way to start is to go to a Canada Manpower Centre (which is discussed further on), but in the meantime he should on his own initiative:

1. Prepare a resume of his education and previous job experience;
2. Write letters seeking employment in firms or organizations he feels he might be able to offer a service to;
3. Watch the newspapers for advertisements of jobs open. (The first edition of some morning papers comes out the night before. Buy the early edition and be prepared to apply for a job the first thing in the morning.);
4. Let his friends and relatives know he is looking for a job;
5. Go to other placement agencies (listed in the Yellow Pages under "Employment") for help;
6. Look at The Canadian Trade Index, which can be found in any public library. It lists all Canadian Manufacturers by product and geographical area. It also has an alphabetical list of agricultural producers.

For help in preparing his resume he could contact address #4 on page 29, or ask a sympathetic English-speaking Canadian to help him. The Ministry of Education (see page 67) will evaluate a person's educational standing in terms of the Ontario system of education. This is useful to employers in considering a person for a job.

Professional engineers, doctors, dentists, pharmacists, accountants, and other professionals should contact the appropriate professional association for information as to how to become certified and/or licensed to practise in Ontario. A partial list of professional associations follows.

Certified General Accountants
Association of Ontario,
25 Adelaide Street East,
Toronto, Ontario
366-6501

Institute of Chartered Accountants,
69 Bloor Street East,
Toronto, Ontario.
962-1841

Society of Industrial Accountants of Ontario,
P.O. Box 176,
154 Main Street East,
Hamilton, Ontario.
525-4100

Ontario Association of Architects,
50 Park Road,
Toronto, Ontario.
929-0623

Association for Early Childhood Education,
55 Charles Street East, Apartment 703,
Toronto, Ontario.
925-2505

Association of Ontario Land Surveyors,
6070 Yonge Street,
Willowdale, Ontario.
222-5482

Canadian Physiotherapy Association,
25 Imperial Street,
Toronto, Ontario.
485-1139

Chartered Institute of Secretaries,
129 Adelaide Street West,
Toronto, Ontario.
363-8925

Board of Directors of Chiropractic,
20 Prince Arthur Avenue, Suite 11-E,
Toronto, Ontario.
922-6355

Ontario Association of Certified Engineering
Technicians and Technologists,
50 Holly Street,
Toronto, Ontario.
488-1175

Association of Professional Engineers,
236 Avenue Road,
Toronto, Ontario.
924-5726

Ontario Dental Association,
College of Dental Surgeons of Ontario,
230 St. George Street,
Toronto, Ontario.
961-6555

College of Physicians & Surgeons,
64 Prince Arthur Avenue,
Toronto, Ontario.
961-1711

College of Nurses of Ontario,
600 Eglinton Avenue East,
Toronto, Ontario.
486-5460

Governing Board of Dental Technicians,
11-A Glen Watford Drive,
Agincourt, Ontario.
293-7921

Canadian Society of Medical Laboratory Technologists,
165 Jackson Street East,
Hamilton, Ontario.
528-8642

Institute of Professional Librarians,
17 Inkerman Street,
Toronto, Ontario.
923-9194

Ontario Association of Professional Social Workers,
55 York Street,
Toronto, Ontario.
364-6622

Ontario Society of Radiological Technicians,
P.O. Box 1054, Brantford, Ontario.
753-6037

Ontario Veterinarians Association,
33 Cork Street West,
Guelph, Ontario.
824-5600

Canadian Association of Occupational Therapists,
4 New Street,
Toronto, Ontario.
922-3701 or 922-9511

In writing letters asking for non-advertised positions, it is sometimes effective to ask the person to whom the letter is addressed for advice or help, rather than ask him if *he* has a position open. Instead of being forced to say "No, I don't have such a position, I'm sorry," he is given a chance to make positive suggestions as to where else the applicant might look. Of course if he does have a position open it is obvious that the letter writer wants a job and he will consider the letter as an application.

JOB INTERVIEWS (see also page 11, "Employment Aptitude Tests")

Personal initiative is considered very important in looking for a job in Canada. However, this may not always be so in other countries of the world. Therefore it is a good idea to point out some of the "right" attitudes to have when looking for a job. While these will seem very obvious to Canadians and many immigrants from many parts of the world, they may not be so obvious to a good many other immigrants. The following suggestions are offered by the Department of Manpower and Immigration in one of its pamphlets entitled "How to Prepare for an Interview":

Learn about the firm, its product or its services before you apply.

Prior to the interview, make a list of your former employers, with names and addresses, and terms of service. List the names, addresses and telephone numbers of those you intend to give as references.

Make good use of your resume form—send it to the employer in advance, or leave it with him following the interview or enclose it with a thank-you letter.

Have clearly in mind what you think you have to offer an employer.

Plan enough time, so that you won't arrive at your appointment late and breathless. Cleanliness, neatness and good grooming are important.

Greet the employer or interviewer with respectful dignity, in a cheerfully optimistic manner. (But don't overdo it.)

Be polite and assume an air of confidence. Look at the person to whom you are speaking and maintain your poise and self-control.

If inclined to be nervous or short of breath, breathe deeply, speak deliberately, loudly enough to be easily heard, and as clearly and distinctly as you can. (Again, don't exaggerate or over-do it.)

Answer questions in a straightforward way. Hedging is a danger signal to the employer. (*Ed. note: In many cultures it is considered a sign of thoughtfulness and intelligence to give long, philosophical and indirect answers to questions which in Canada require no more than a simple, one sentence answer. Be sure to point this out to newcomers.*)

Inquire about a specific job or jobs. Applicants who say they will do anything often do nothing very well.

Outline your training, experience, ability and interests briefly.

Emphasize what you think you can contribute to the firm, avoiding any mention of your need for work.

Leave the matter of wages, hours, and benefits for consideration after the job has been offered to you. Chances are these will be explained without your asking.

Comply cheerfully with requests to fill out an application form, furnish references, take a physical examination or vocational tests.

Leave promptly when the interview is over, with a good-natured, courteous farewell. Do not bow, or be obsequious.

Don't get discouraged. Keep in touch with your CANADA MANPOWER CENTRE but also keep job hunting on your own.

The pamphlet says that most people under 30 are likely to change jobs five or more times before they retire and that those who are over 40 are likely to change several times, as new jobs open up and old ones disappear. It cautions people against hemming themselves in by being too narrow in their ideas and attaching themselves to a job title which sooner or later becomes obsolete, as one-third of all jobs do.

The pamphlet encourages the job-seeker to prepare a resume, which:

- creates a favourable impression with an employer;
- focuses attention on his special abilities;
- excites interest in him as a potential employee;
- outlines his personal assets;
- gives him the best chance to get a rewarding job.

EMPLOYMENT APTITUDE TESTS

The practice of giving would-be employees various types of aptitude tests before seriously considering their applications

is becoming more and more widespread. It appears that a majority of companies and personnel offices are relying on such tests to streamline their operations and place people more efficiently. If a person fails to meet the required standard on one or more tests no further time or money is wasted in interviews, trial periods, etc. This decision is also based on what would appear to be objective, non-personal criteria.

The most common examination is the problem-solving test which is made up of 50 or so multiple-choice questions. Many of the questions are based on simple mathematics and logic, similar to the traditional I.Q.-type questions. Others make use of vocabulary, expressions and proverbs, for example:

Arrange the following words so that they form a true statement. Print the last word as your answer.

laughs who last best He laughs or

Which word is different from the others? (1) fly (2) gnat (3) wasp (4) grub (5) moth

These tests have a strict time limit, usually 12-13 minutes for 50 or so questions. No one is expected to finish all the questions and the applicant is, as is common in such tests, under great pressure.

Most North Americans have become familiar with such tests since childhood and know what is expected and how to deal with them. But such tests may present an entirely new and terrifying experience for someone from a different country or culture.

In the first place the very idea of a test may conjure up a much more serious and demanding image than most North Americans would expect. In the second place, the experience of working under time pressure could very well be new. Many people panic during their first timed tests and do badly. A newcomer may not know the tricks that North Americans learn from childhood, such as jumping a difficult question and going on to the next. He may not realize that he isn't expected to finish the test and that there is no order involved. He may be used to a much more ordered, meticulous type of work.

The very form or wording of the questions may be confusing to someone unfamiliar with such tests. It would appear that the more of these exams a person does, the better he becomes at them.

Finally, the large number of questions involving uncommon vocabulary and proverbs may prove a great obstacle to someone who speaks English as a second language. The entire allotted time could be used up puzzling over one or two of these questions. For example, in the first question cited above, the words form a familiar pattern to the native English speaker—the proverb “He who laughs last laughs best” should be immediately recognized. But to a non native English speaker, even one who is very at home in English (but who hasn't come across that particular proverb—and proverbs aren't used commonly in everyday English speech), the words present a difficult challenge. He must figure out the subject, the verb, what to do with who, best, and last. “He laughs best who laughs last” could be a true statement. Proverbs are very difficult to understand in a second language. They are often full of out-dated words and the word order is often reversed. Many times they are a piece of a longer phrase or a phrase out of a famous myth or tale. A deep knowledge of the culture is often required to understand many proverbs.

The second example cited above would also present great difficulties for a non-native speaker. Fly, perhaps moth or even wasp are heard often in everyday speech. But how many people would be familiar with words like gnat or grub in a second language. It usually takes years and a lot of reading to achieve that kind of vocabulary knowledge.

Anyone applying for a job should be made aware that such exams exist. Although little can be done to prepare for them, a knowledge of and some practice in dealing with time pressure tests as well as practice with common types of questions could be useful.

Psychological Tests

A second type of test which is becoming more popular is the Psychological Data Form or Test. The applicant must answer many questions on his family background, his happy or unhappy childhood, his aspirations, his likes and dislikes, his outside activities, his marital state, and so on. The answers are then analyzed by a psychologist to determine whether or not the applicant is suited for the particular job.

But once again, this type of test presents great problems to a non-North American. People from different countries can have different approaches to home life, activities, ambition, aggression, culture, etc. What is normal and acceptable here may not be in their country. Their culture may have placed different emphasis on different points. Traits of character may have totally different expressions, different forms. An answer they give may reflect a totally different characteristic than a similar answer from a Canadian.

It is also probable that many of the questions could seem insulting, an invasion of privacy or even a means to compile secret files or dossiers. Different cultures have different ideas of what is permissible to ask and what is private.

Once again there is almost no preparation that can be done for such a test, but any job applicant should be aware that he may be asked to fill out such a form and he should have some idea of the kinds of questions that could be asked.

JOB PLACEMENT AGENCIES

CANADA MANPOWER CENTRES

This is a nation-wide Federal Government employment agency offering free placement services to the unemployed or those wishing to change jobs. An immigrant can go to any of the Canada Manpower Centres listed under address #5 on page 29, where he will be able to speak to a counsellor about his particular situation.

Canada Manpower Services

All Canada Manpower Centres offer the following services to independent, sponsored, and nominated immigrants and Canadian citizens in the working force:

1. A job referral service
2. A job training service (if certain conditions are met—see section below entitled “Canada Manpower Training Programs”, page 18.) Included in these training programs are:
 - (a) Basic upgrading
 - (b) Skill training
 - (c) Language training
3. A mobility service, including:
 - (a) A travel grant—to enable a person to take training in another area.
 - (b) An exploratory grant—designed to help a person leave home for a short period of time to look for work elsewhere.
 - (c) A moving and resettlement grant—to help a person and his family move to a new area where he has a definite job offer.

Immigrant Settlement Unit

In addition to these services, an *independent* immigrant may be eligible for emergency financial assistance if he has been unable to find his first job in Canada. He may also be counselled regarding housing contracts, leases, hospital and medical insurance, schools, etc. In such a case he should contact one of the Canada Manpower Centres to ask to speak to a counsellor. In the case of a sponsored or nominated immigrant, if he can prove the sponsorship has broken down, he may also be eligible for emergency financial assistance. He should go to a Canada Manpower counsellor, with his sponsor if possible, and be prepared to show why the sponsorship has broken down (e.g. if the sponsor has been disabled, this might be one reason for a breakdown in a sponsorship).

Immigrants should be aware of the fact that they will be asked to fill out forms listing their education and former work experience when they go to Canada Manpower for the first time, and should have such information with them when they go there. Non-English-speaking immigrants will be referred to the Ministry of Government Services at address #6 on page 29 to have their educational documents, trade certificates, letters of recommendation, birth certificates and marriage certificates translated, and this could be done before going to Canada Manpower. Those mailing in items to be translated should state the language in which the document is written. It is not necessary to include return envelope or postage. Documents should be sent by registered mail. To send a photostat copy is a good idea. The Translations Service is presently unable to help in translating work experience due to their small staff, but the counsellors at Canada Manpower do help with this section of the application form (Form 701M).

PRIVATE PLACEMENT AGENCIES

There are many private placement agencies listed in the yellow pages of the telephone directory under the heading “Employment Agencies”. These services are free to the applicant except for nurses and household help. Some of them specialize in certain types of employment and others handle all types of employment.

IMMIGRANT AID SOCIETIES AND OTHER AGENCIES

Very often immigrant aid societies and other ethnic organizations will have some sort of placement service. Sometimes this is in the form of counselling as to how to go about getting a job, rather than actual placement. Many of these organizations can give very helpful tips and good leads and are worth checking out. In most cases job counselling and placement are only two of various services they provide.

In general, ethnic organizations are not well-equipped to handle people looking for jobs. Very often they can give good advice as to how to go about looking for a job, but actual job placement is something they generally do not have to any great extent. It is suggested that an immigrant try all the other possibilities described in this section, keeping in mind that he *may* be helped by going to an organization of his own ethnic group. A list of organizations with counselling services of a general nature can be found under address #7 on page 29. An immigrant could try contacting

one of these organizations but should keep in mind that they are limited in the help they can offer in the area of job placement, since usually they offer several other services too.

STARTING A SMALL BUSINESS

THE ONTARIO BUSINESS ENVIRONMENT

The Province of Ontario welcomes both foreign businessmen and new Canadians into its expanding economy. Canadian laws restrict the activities of legitimate businesses only to the degree necessary to safeguard the welfare of all who live here or have business interests in this country. Regulations affecting business or industry are the same for Canadian owned and foreign owned companies except for certain activities. There are limitations on the degree of investment permitted to non-residents in the fields of banking, radio and television broadcasting, commercial aviation, coastal shipping, commercial fishing and some professional activities. Acquisitions of Canadian companies may be subject in some cases to approval by the Federal Government.

Essentially, Canada's attitude toward business-oriented newcomers is open and permissive. Entrepreneurship is welcomed and encouraged. The Province of Ontario is currently the scene of one of the western world's most rapidly growing industrial and commercial economies.

OWNING A BUSINESS

Many newcomers to Ontario are interested in operating their own businesses. Such people usually put high value on the freedom they feel is provided by ownership and the above average financial rewards they may anticipate. These are valid criteria but such a view of ownership should be tempered with caution.

Owners of a business are free to achieve substantial rewards for effort and risk but are also free to fail. The latter can happen *and frequently does*. Independent businessmen are not required to deal with the interference or direction of shareholders but may find that the demands of customers, bankers, suppliers, and regulatory agencies, active in a modern business environment, can significantly modify their freedom of action.

Still, a very high proportion of the many thousands of business enterprises of all kinds active in Ontario are owned by their managers. These are often family teams operating retail stores, beauty parlors, small restaurants and similar enterprises. At the same time large enterprises are often both owned and operated by the same person or persons.

In order to minimize the risks ordinarily involved in any new business venture, newcomers should be particularly careful and take extra time to consider all the facts of a situation before going ahead. The following should be suggested to them:

- (a) Many business practices, customs, relationships, laws, and economic factors are likely to be different from those of the country left behind. Take time to become familiar with them. Consider working as an employee in the same line of business and so learn at little cost. What worked well at home may not be successful in a different business environment.
- (2) If the newcomer has never actually managed a business himself the above recommendation is particularly appropriate.
- (3) Consider the advantages of a partnership with someone who can contribute money or experience to the enterprise.
- (4) Start small, if practicable to do so, and keep the business as simple as possible in order to conserve funds. The first year is usually the most difficult one.
- (5) Seek and listen to the advice of those who are familiar with the same or similar lines of business. These should include bankers, accountants, and lawyers, in addition to owners or managers.
- (6) A cash flow projection should be made for the first several years of operation of the business. This should be done with the guidance of a professional accountant. It is usual to underestimate the amount of money needed at certain times during the early months or years of a business.

KINDS OF BUSINESS ORGANIZATION

These range from sole proprietorship to corporations.

Sole Proprietorships

An individual may enter into business in Ontario with a minimum of legal formalities, subject to licences that may apply to specific types of activities. The owner has sole responsibility for the operation and, in settlement of obligations, both his business assets *and personal property* may be attached.

If a sole proprietor elects to trade under a business name other than his own, or wishes to add such words as “and company”, to his name, he must file such name with the local Registry Office of the community in which the business will be carried on.

Partnership

General partnerships and limited partnerships are available in Ontario. The principles relating to the rights and liabilities of partners are similar to those applying under the British and United States laws. The filing of a declaration signed by all partners, giving names, addresses, company name, capital contribution, division of profits and losses, rights of management, etc., is required on registration with the local Registry Office of the community in which the business will be carried on.

Limited partners do not participate in the management of the firm, and are liable to the firm or its creditors only to the extent of their financial contribution. On the other hand, general partners are not only jointly liable (equal shares) for any debts, but are jointly and severally liable (each partner liable for the full amount).

Limited Companies

These consist of three or more persons called shareholders who own an enterprise by means of shares in the company. Such an enterprise is recognized as a “body corporate and politic” empowered to carry on specific business activities listed in its charter. Such companies can be incorporated provincially or federally, usually dependent on whether or not the activities are confined to one province or are more national in scope.

Legislation now requires that in the case of companies chartered in Ontario a majority of the directors must be Canadian citizens ordinarily resident in Canada.

As the term “limited” implies, the shareholder’s personal liability is limited. In fact it is limited to the unpaid portion, if any, of his shares in the company. It is important that newcomers are aware of this because if their company does go bankrupt, then they will not be held personally responsible.

Information regarding the legal requirements for establishing a corporation in Ontario can be obtained from the Companies Division, Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto.

ASSISTANCE AVAILABLE TO START AND RUN A BUSINESS

There is no one source of all the information or advice necessary or useful to start and run a business. It is not likely there ever will be such a “One-stop” source where one can get a package or kit containing everything needed. An obvious reason for this is that the whole exercise is essentially more art than science.

The success or failure of a business venture is greatly influenced by the personal characteristics, experience, actions, and financial resources of the founder-manager. The timing, the general economic conditions, and sometimes elements beyond the individual’s control can have a significant influence on its outcome. An informed businessman will be more likely to succeed than one who ventures with little more than hope and mis-information to guide him.

A vast amount of information is available in printed form or from consultation with experienced people regarding the many aspects of doing business. It applies to every kind of business from a one-man operation to a giant corporation. The problem is, in part, to select what is appropriate to the business situation in mind.

For information on financing see publications listed on the next page under “Sources of Information”.

The Business Development Division of the Ontario Ministry of Industry and Tourism encourages the establishment of new job-producing industries and the expansion of present manufacturing concerns throughout Ontario. Many services are available to assist manufacturers to make and sell their goods and services on a competitive basis in both foreign and domestic markets.

Information regarding the various services provided can be obtained by a visit or a letter to the central offices at 900 Bay St., Hearst Block, Toronto. M7A 1S8. The Ministry also maintain the following regional offices:

London:	355 Ridout Street North, 433-6186	Sudbury:	767 Barrydowne Road, 560-1330
Ottawa:	146 John Street North, 623-3153	Thunder Bay:	808 Robertson Street, 468-7622
Orillia:	P.O. Box 488, 326-3176		

SOURCES OF INFORMATION

A list of useful publications and of active organizations that can help follows:

SOURCES OF INFORMATION PUBLICATIONS

Publication	Contents	Source
1. Doing Business in Ontario Canada	General Information	Ontario Ministry of Industry and Tourism, 900 Bay St., Toronto M7A 1S8
2. Ontario Canada Working With You	Outline of Services of Business Development Div. of Ministry	Ontario Ministry of Industry and Tourism, 900 Bay St., Toronto M7A 1S8
3. Doing Business in Canada Series (i) The Canadian Environment (ii) Forms of Business Organization		Federal Dept. of Industry, Trade & Commerce, Toronto Dominion Centre, Toronto and also Information Canada Bookstore, 221 Yonge St., Toronto
4. Financing Canadian Industries	Financial Information	Federal Dept. of Industry, Trade & Commerce, Toronto Dominion Centre, Toronto and also Information Canada Bookstore, 221 Yonge St., Toronto
5. Canadian Chartered Banks in most cases publish guide books about doing business in Canada under various titles	General Information	Business Development Depts. of Chartered Banks
6. Quick Canadian Facts (annual)	General Data	Cost \$1.00, Eaton's—Toronto W.H. Smith Bookstore, Toronto Dominion Centre, Toronto
7. Canadian Almanac & Directory for 1973	Listing of Government, Legal, Financial, Communications, Cultural Depts., Institutions & Societies	Richard De Boo Ltd., 51 Wellington St. W., Toronto. Cost \$18.85 (Available for reference free in Public Libraries)
8. Local Telephone Directory Yellow Pages	Suppliers of Goods and Services	Public Telephones or Bell Canada Offices
9. Ontario Government Telephone Directory	Government Ministries addresses and telephone numbers	Ontario Government Bookstore 880 Bay St., Toronto
10. Federal Government Telephone Directory	Government Ministries addresses and telephone numbers	Information Canada Bookstore 221 Yonge St., Toronto
11. Directory of Ontario Associations	Lists most Ontario Associations	Industrial Information Centre, 8th floor Hearst Block, 900 Bay St., Toronto
12. Sources of Information for the Canadian Businessman	Where to obtain information	The Canadian Chamber of Commerce 330 University Ave., Suite 501, Toronto M5G 1S1
13. Scott's Industrial Directory of Manufacturers	Manufacturers and their products	—Libraries —Penstock Publications Ltd., 75 Thomas, Oakville, Ontario

Publications continued

	Publication	Contents	Source
14.	MacLean-Hunter Ltd. List of Publications	Listing of Trade Periodicals	MacLean-Hunter Ltd., 481 University Ave., Toronto, Ontario
15.	Fraser's Trade Directory	Products and their sources	MacLean-Hunter Ltd.
16.	Canadian Trade Index	Manufacturers and their products	—Libraries —Published by Canadian Mfrs. Association, 67 Yonge St., Toronto, Ontario

SOURCES OF INFORMATION ORGANIZATIONS

Name	Information Available	Location
Ontario Government Bookstore	Broad range of Publications	880 Bay St., Toronto
Information Canada Bookstore	All federal publications including those of Statistics Canada	221 Yonge St., Toronto
Industry Information Centre	Business Library	Ontario Ministry of Industry & Tourism, 8th Floor, Hearst Block, 900 Bay St., Toronto
Board of Trade of Metro Toronto	Export-Import and general retail data	11 Adelaide St. W., Toronto
Canadian Standards Assoc.	Specifications for Design of safe Industrial and Commercial Products	178 Rexdale Blvd., Rexdale (Toronto)
Municipal Public Libraries	Business data of all kinds	See local telephone directory
Toronto Business Library	Central Business Library	229 College St., Toronto

RETAIL BUSINESS

Retail Merchants Association of Canada (Ontario) Inc.,
1780 Birchmount Road,
Scarborough, Ontario.
Tel: 291-7903

Canadian Council of Distribution,
159 Bay St.,
Suite 1019,
Toronto, Ontario.
Tel: 366-2804

Canadian Restaurant Association,
60 Avenue Road,
Toronto, Ontario.
Tel: 920-4354

Retail Council of Canada,
74 Victoria St., Suite 723,
Toronto, Ontario.
Tel: 363-8507

WHOLESALE-DISTRIBUTOR

The Advertising and Sales Club of Toronto,
77 York Street,
Toronto, Ontario.
Tel: 366-4643

Purchasing Management Assoc. of Canada,
80 Richmond St. West, Suite 1607,
Toronto, Ontario.
Tel: 366-5859

See also "Directory of Ontario Associations". See #11 page 15.

IMPORTER

Canadian Importers Assoc. Inc.,
2249 Yonge St.
Toronto 7, Ontario.
Tel: 487-1144
Exec. Vice Pres.—Mr. Keith Dixon

Canadian Toy Importers Association,
184 Front St. East,
Toronto, Ontario.
Tel: 368-8371

EXPORTER

The headquarters of the Canadian Export Association is at:

Commerce House, Suite 1020,
1080 Beaver Hall Hill,
Montreal 128, Quebec.

Ministry of Industry & Tourism,
International Marketing Section,
900 Bay St.,
Toronto, Ontario.
Tel: 965-5701

See also "Directory of Ontario Associations". See #11 on page 15.

MANUFACTURERS

Canadian Manufacturers Association
67 Yonge St.
Toronto, Ontario
Tel: 363-7261
CMA administers 13 Trade Associations in Ontario.

Industrial Development Branch
Ministry of Industry & Tourism
900 Bay St.
Toronto, Ontario
Tel: 965-5711

Canadian Electrical Manufacturers Assoc.
10 Price St.
Toronto, Ontario
Tel: 962-3931

Metropolitan Toronto Industrial Commission
11 King St. West
Toronto, Ontario
Tel: 368-1616

See also "Directory of Ontario Associations". See #11 on page 15.

JOB TRAINING PROGRAMS

Several training programs are available to the immigrant through various government and private agencies. Information follows, but the immigrant should always contact the agency involved for more detailed information and the final word regarding his own eligibility for any training program. It is a good idea to go to another agency such as an education counselling service (see page 69) to get back-up assistance in dealing with agencies offering training programs. This is advisable because of the language problems and other stumbling blocks an immigrant (or anyone) is often confronted with in dealing with a large government agency. Training programs are offered by the federal and provincial governments as well as a few private agencies. These programs vary from general academic upgrading course to skills and apprenticeship courses to on-the-job training.

CANADA MANPOWER TRAINING PROGRAM

This is the name given to the Federal Government's over-all training program which consists of three types of "institutional" training courses (as opposed to on-the-job training):

1. Basic up-grading (up to 52 weeks)—offers courses to improve the general academic standards of the person.
2. Skill training (up to 52 weeks)—teaches a skill to a person who is unemployed or underemployed due to his lack of a specific skill.
3. Language training (24 weeks)—English classes, full-time, for those immigrants who need to improve their English in order to get or hold a job.

The basic up-grading courses and the skill training courses can each be taken for up to 52 weeks. If basic upgrading is necessary before an immigrant may take a skill training course, these two courses may be taken for up to two years. Language training is for 24 weeks. Canada Manpower counsellors have detailed information as to the types of skills taught and specific program schedules and institutions handling the programs. For further information or to apply contact Canada Manpower at address #5 on page 29. Those who wish advice about what type of training they are best suited for might also contact address #8 on page 29 for information and counselling. Since these programs are considered full-time endeavors, financial assistance is offered to those who meet the following requirements:

1. Must be 17 or over *and* not have attended school for at least a year.
2. Must have been in the labour force substantially without interruption (anywhere) for one year.

These programs (Basic upgrading, skill training, and English language classes) are for those who would otherwise be unable to obtain employment or a better job. Sponsored and nominated immigrants are not excluded from these programs if they fulfil all the requirements mentioned. It should be remembered that each case is dealt with individually and on the basis of its own merits. In some cases a person not fulfilling the two requirements for financial assistance mentioned above may still be able to take a course if he qualifies in (1.) above.

The regular allowance for those who qualify is in the following amounts:

No dependents	\$55 per week
1 dependent	\$68 per week
2 dependents	\$79 per week
3 dependents	\$88 per week
4 dependents	\$95 per week

NOTE: A "basic allowance" is provided for trainees without dependants whose place of residence during training is maintained by a parent or spouse. The basic allowance is presently \$40 per week.

If a person has to live away from his home while taking a course, thus maintaining two residence, he is eligible for an additional subsidy of \$27.00 per week, known as a "living-away-from-home" allowance. In lieu of the living-away-from-home allowance there is provision for a commuting allowance for the person who would have been eligible for the living-away-from-home allowance when the commuting distance is reasonable but not less than 10 miles from the place of training and return fare is no less than 70 cents a day between their residence and place of training by the most appropriate economical means.

ONTARIO'S INDUSTRIAL TRAINING PROGRAM

This is a program offering both on-the-job training and classroom instruction (with emphasis on the former) in both apprenticeship (long term) and short-term training plans. The following information comes from the Industrial Training Branch of the Ontario Ministry of Colleges and Universities (address #9 on page 29).

Apprenticeship is a systematic program of on-the-job training and related classroom instruction designed to produce a fully-qualified journeyman or tradesman. Depending on the trade, the apprenticeship period usually varies from two to five years. During that time, the apprentice is usually contracted to an employer who is obliged to see that he is properly instructed in all aspects of the trade.

The apprentice earns as he learns, being paid an increasing percentage of the journeyman's rate for the trade as he progresses. In Ontario the minimum rate for an apprentice is generally as follows:

1. 40% of the journeyman's rate during the first apprenticeship period,
2. 50% during the second apprenticeship period,
3. 60% during the third apprenticeship period,
4. 70% during the fourth apprenticeship period, and
5. 80% during the fifth apprenticeship period.

Entry Qualifications

1. Must be 16 or older.
2. Generally, must have Grade 10 or equivalent level of education (except in the trades of Auto Body Repair,

Automotive Painter, Brick and Stone Mason, Plasterer, and Service Station Attendant which require Grade 8 or its equivalent, and Barbering and Hairdressing which require Grade 9 or its equivalent). If applicant does not have the necessary educational standard this qualification may be obtained by night school or correspondence courses. In most instances, the training period is shorter for apprentices with Grade 12 qualifications. Special tests and interviews are now available for older workers without Grade 10 who want to participate in the industrial training program.

How to Apply

Anyone interested in applying for an apprenticeship should contact address #9 on page 29.

The counsellors at the Industrial Training Branch will be glad to arrange an interview with anyone interested in the program.

Apprenticeships Available

Apprenticeship training is currently available in more than 100 construction, motive power, service, and industrial trades. A few of the apprenticeship programs available are the following:

- | | |
|--|--|
| 1. Barber | 12. Plasterer |
| 2. Radio and Television Service Technician | 13. Plumber |
| 3. Carpenter | 14. Sheet Metal Worker |
| 4. Chef | 15. Steamfitter |
| 5. Electrician | 16. Structural Steel Shop Drafting |
| 6. Hairdresser | 17. Air-Conditioning or Refrigeration Equipment and Installing |
| 7. Tool Maker | 18. Watch Repairer |
| 8. Bricklayer | 19. Dry Cleaner |
| 9. Millwright | 20. Machinist |
| 10. Motor Vehicle Mechanic | |
| 11. Painter and Decorator | |

The counsellors at the Industrial Training Branch will help a person to choose the right trade, describing the trade or trades which are of specific interest to him, outlining future possibilities, wages, and other benefits.

How Apprenticeship Works

When an application is approved by the Industrial Training Branch, the applicant receives an interview card indicating that his qualifications are satisfactory and that he is eligible for employment.

The Industrial Training Branch will advise which firms have openings in a particular trade; employment may also be sought through any business agent of local unions connected with the trade involved, or through any prospective employer, or through a Canada Manpower Centre.

When the applicant has found employment he will be registered as an apprentice by the Industrial Training Branch.

Classroom Instruction

There are usually three courses of classroom instruction associated with the apprenticeship programs. These courses are arranged in cooperation with the Applied Arts and Technology Branch of the Ministry of Colleges and Universities.

Pre-apprenticeship training is in effect in the barbering, hairdressing and chef trades, whereby the apprentice is assigned to a course of training at a College of Applied Arts and Technology immediately on registration of the contract or as soon as possible thereafter.

In addition, the Industrial Training Branch sponsors classes of "English for Provisional Tradesmen" (see page 69) for those tradesmen who need to improve their English in order to practise their trade.

Training Allowances

The Federal Department of Manpower and Immigration, and in some cases, the Ontario Ministry of Colleges and Universities provides tuition fees, transportation costs to and from the school at the beginning and end of each course, and a weekly allowance to cover food and accommodation while the apprentice attends school.

Short-term Training

Industry also has a need for skills that do not call for fully-trained craftsmen. Consequently, as part of the expanded industrial training program, short-term, on-the-job training has been introduced to help industry meet its less involved skill requirements.

Short-term training is available in a wide range of occupations. Sewing machine operators, textile workers, miners,

woodworkers, aircraft assembly fitters, lathe operators, foundry workers, welders, furniture makers, food processors and leather cutters are representative of the short-term skill training projects undertaken to date. Such training will be provided in almost any skill area where a full apprenticeship is not required.

Depending on the complexity of the skills involved, training is provided in periods ranging from one month to one year. In some instances on-the-job training is supplemented by classroom instruction in co-operation with the Applied Arts and Technology Branch of the Ministry of Colleges and Universities. Each training curriculum is tailored to the company's and trainee's individual needs. Employers interested in short-term skill training should contact their local Canada Manpower Centre. Individuals wishing to obtain employment and learn a skill should also contact the nearest Canada Manpower Centre at address #5 on page 29.

ELIGIBILITY OF SPONSORED IMMIGRANTS

To be eligible for any of the above described training programs, a person must be a Canadian citizen, a landed immigrant, or have a letter of permission to work from the Canadian Immigration authorities. It does not matter that the immigrant is sponsored or nominated. What does matter is that he is without a skill or that the skill he has is no longer marketable. The only above described program that a sponsored or nominated immigrant is not eligible for is Canada Manpower's emergency settlement program (see page 12 "Immigrant Settlement Unit") for independent immigrants who have not yet found their first job in Canada. Even then, if a sponsored or nominated immigrant can show that the sponsorship has broken down, he may be eligible for assistance.

TRADE CERTIFICATION

The Province of Ontario has passed legislation to require certification for certain trades in order to protect consumers and tradesmen. The following information is based on the pamphlet "Trade Certification in Ontario", produced by the Industrial Training Branch of the Ontario Ministry of Colleges and Universities.

Compulsory certification means that only journeymen holding a Certificate of Qualification, registered apprentices and certain persons exempted from the regulations are permitted to work in these trades.

Compulsory certification prevents unqualified persons from working at the trades concerned. This, in turn, provides protection to the public who use the services of these tradesmen, the employers who hire them, and fellow tradesmen who are safeguarded from unfair competition by unqualified persons.

Certification has four main benefits:

1. It confirms the skills of certified tradesmen, and safeguards them from the competition of unqualified workers.
2. It gives the trades and the tradesmen a good reputation for technical efficiency.
3. It affords qualified tradesmen more opportunities for better jobs.
4. It assures the general public and employers of the competence of tradesmen and protects them from dealing with or hiring inexperienced workers.

TRADES SUBJECT TO COMPULSORY CERTIFICATION

Fifteen trades are subject to compulsory certification under Ontario law. They are:

- | | |
|---|----------------------------|
| 1. Refrigeration and Air Conditioning | 9. Motor Vehicle Mechanic |
| 2. Barber | 10. Transmission Mechanic |
| 3. Electrician | 11. Truck-Trailer Repairer |
| 4. Hairdresser | 12. Plumber |
| 5. Alignment and Brakes Mechanic | 13. Sheet Metal Worker |
| 6. Auto Body Repair | 14. Steam Fitter |
| 7. Fuel and Electrical Systems Mechanic | 15. Watch Repairer |
| 8. Motorcycle Mechanic | |

HOW TO QUALIFY FOR CERTIFICATION

Tradesmen applying for certification in one of the compulsory trades are required to pass an examination set by the Industrial Training Branch (see address #9 on page 29). Applicants must also submit proof from an employer, former employer or other approved authorities that they have had actual on-the-job experience for a period longer than the normal apprenticeship period for their trade. (The apprenticeship period varies according to the skills involved). Apprentices who complete their apprenticeship in the trades concerned automatically qualify on passing the Certificate of Qualification examination.

The Industrial Training Branch sponsors English classes for provisional tradesmen who need to improve their

English in order to become certified in their trade (see page 69).

EXEMPTIONS

The Industrial Training Branch has made provision for persons engaged in certain occupations which overlap the certified trades.

For example, there are many occupations—i.e., stationary engineers, pipe fitters, oil burner mechanics, gas fitters, drain layers and sprinkler installers whose duties overlap the plumbing trade. Persons in these occupations work at only a portion of the certified trade. Therefore, they cannot qualify for certificates. Under these circumstances, these persons are exempted from the regulations.

In the case of tradesmen in outlying areas who are engaged in several trades, Certificates of Qualification are issued in their major specialty and they are granted authority to continue working in the other trade areas provided they observe certain prescribed conditions such as scope of the job, geographical limits, or both.

VOLUNTARY CERTIFICATION

Those trades not granted compulsory certification may be provided with voluntary certification. In this case a tradesman may obtain a Certificate of Qualification if he can show proof of training and/or experience and can pass an examination. However, it is not mandatory that he have a certificate to practise in this trade.

There are sixteen trades in this category. They are:

- | | |
|----------------------------------|-----------------------------------|
| 1. Cement Mason | 9. Radio and TV Repair Technician |
| 2. Chef | 10. Brick and Stone Mason |
| 3. Dry Cleaner | 11. Carpenter |
| 4. Lather | 12. Farm Equipment Mechanic |
| 5. Automotive Machinist | 13. Painter and Decorator |
| 6. Automotive Painter | 14. Plasterer |
| 7. Heavy Duty Equipment Repairer | 15. Glazier and Metal Mechanic |
| 8. Service Station Attendant | 16. Construction Millwright |

The value of this certificate is that it proves that the recipient is qualified in his trade to Industrial Training Branch standards.

TO APPLY FOR CERTIFICATION

Tradesmen who need Certificates of Qualification are asked to contact the Industrial Training Branch at address #9 on page 29.

UNEMPLOYMENT INSURANCE

The Unemployment Insurance Program is a joint effort of the federal government, employers and insured employees, all of whom contribute to provide unemployed, insured workers with bi-weekly payments. These payments are made for limited periods during which work suited to their particular skills is not immediately available. In excess of \$6 billion in benefits has been paid in the 31 years since the plan became operative.

On June 27, 1971 a new Unemployment Insurance Act was passed by parliament. This new program contains many new features regarding coverage, eligibility for benefits, contributions, financing, benefit rate, benefit duration and service to claimants.

Although portions of this new legislation were in effect from June 27, 1971 the full extent of the new program came into force on January 2, 1972.

COVERAGE

All employment in Canada under a contract of service is insurable unless it is among those employments specifically made non-insurable by the Unemployment Insurance Act 1971 or the Regulations (see below, "Employments not Included"). A contract of service is an agreement, written or oral, whereby one person agrees to work for another person under an employer-employee relationship and the worker is to do the work personally under the direction and control of the employer, in return for some specific remuneration.

EXTENSION OF COVERAGE

Effective January 2, 1972 coverage has been greatly expanded to become almost universal. Many occupational groups not covered previously, or in some cases covered only on a voluntary basis, are required to contribute. The

employments on which coverage became compulsory on January 2, 1972 include:

1. employment in a public hospital,
2. employment in a charitable institution,
3. employment as a member of the Canadian Forces,
4. employment as a member of the police forces of Canada or a municipality. Provincial police officers will be insurable if the province by which they are employed has elected to cover its employees,
5. employment as a professional athlete,
6. employment as a teacher,
7. employment by a provincial government, if that government has elected to cover all its employees,
8. employment in domestic service,
9. employment as an insurance agent, securities salesman or real estate agent.

In addition, the former exemption for salaried workers earning over \$7,800 per annum has been removed. Also removed is the provision whereby an employee of the federal, provincial or municipal government could be excepted upon being certified as permanent after two years of service.

EMPLOYMENTS NOT INCLUDED

The following employments are not insurable as of January 2, 1972. (Some of these employments were excluded under the old Unemployment Insurance Act, others are new exceptions):

1. employment in agriculture, horticulture, hunting, trapping, forestry, logging or lumbering by an employer who
 - (a) pays the employee less than \$250 in cash remuneration in a year, or
 - (b) employs the employee for a period of less than 25 working days in a year,
2. employment of a person who is more than 70 years of age,
3. employment of a person more than 65 years of age to whom a retirement pension under the Canada Pension Plan or the Quebec Pension Plan has at any time become payable,
4. employment of a casual nature not related to the employer's trade or business (e.g., odd-jobs connected with maintaining a household),
5. employment of a person by his spouse,
6. employment where the employee is a dependant of the employer,
7. employment by a foreign government or an international organization, unless that country or organization has completed an agreement with the Unemployment Insurance Commission to include such employment in insurable employment,
8. an exchange of work or services,
9. employment by a corporation of a person or the spouse of that person where more than 50% of the issued voting shares of the corporation are controlled by those persons individually or in combination,
10. employment of exchange teachers not remunerated by an employer in Canada,
11. employment where no cash remuneration is paid,
12. employment of a clergyman or member of a religious order who has taken a vow of poverty,
13. employment in any week where the earnings are less than 1/5 of the maximum weekly insurable earnings or 20 times the highest minimum hourly wage in the province of employment, as fixed by regulation, whichever is the lesser.

PREMIUMS

Employee premiums are based on a percentage of insurable earnings. Through 1973, minimum insurable earnings are \$32 per week (or 20 times the provincial minimum wage, whichever is the lesser) and maximum insurable earnings are \$160 per week.

The basic employee rate for the year 1973 has been established as \$1.00 per \$100 of insured earnings. The basic employee premium rate will be adjusted annually on the basis of a three-year moving average of cost of benefits below four per cent national unemployment rate plus cost of administration.

Employer premiums through 1973 will be 140% of employee premiums except for those employers in 1973 who have qualified for a premium rate reduction by virtue of having, in 1972, wage loss replacement coverage for their employees which meets certain criteria.

In 1974, a system of employer experience rating may be implemented to adjust the employer's premium on the basis of the employer's relative lay-off experience.

BENEFITS

A single person receives *two thirds* of his average weekly insured earnings through all stages of his claim.

A person with a dependant receives *two thirds* of his average weekly earnings during the Initial Benefit period,

rising to 75 percent during the Extended Benefit period.

Those who earn \$50 per week or less, if they have a dependant, are entitled to the 75 percent rate through all stages of their claim.

There is a minimum benefit rate of \$20 and a maximum benefit rate of \$107 weekly. Benefits are taxable at source. Minimum and maximum rates will be reviewed annually.

The maximum duration of a claim—through all stages—is 51 weeks. A claimant may have weekly earnings of up to 25% of his weekly U.I.C. benefit and still receive the full benefit. Any amount earned over 25% is deducted from the benefit.

ELIGIBILITY FOR BENEFITS

To be eligible for benefits the claimant must:

- (a) have suffered an “interruption of earnings”,
- (b) be capable and available but unable to find work, or be incapable or work by reason of illness, injury or quarantine,
- (c) have,
 - (i) in the case of a “minor attachment” (see below) had from eight to 19 weeks of insurable employment during the last 52 weeks, or since the commencement of the last claim, and
 - (ii) in the case of a “major attachment” (see below) had 20 or more weeks of insurable employment during the last 52 weeks or since the commencement of the last claim.

A “minor attachment” to the work force may be eligible for a minimum of 18 weeks of benefits, up to a maximum of 48 weeks, depending on the national and regional rates of unemployment.

A “major attachment” to the work force may be eligible for a minimum of 27 weeks of benefits, up to a maximum of 51 weeks, depending on the number of insurable weeks and the national and regional rates of unemployment.

TO APPLY

Contact the nearest Unemployment Insurance Commission office (address #10 on page 29) or Canada Manpower Centre (address #5 on page 29). In some areas application forms are available at post offices. NOTE: On leaving a job, an employee should make certain his employer gives him his “Record of Employment” showing his contributions to the Unemployment Insurance fund.

Once a person has applied, he will fill out a “Claimant’s Report” once every two weeks and mail it to the Commission. Benefits are received every two weeks. When the claimant has obtained a job, he should notify the Commission immediately.

WAITING PERIOD

Under the new legislation, the waiting period is two weeks. During this period the claimant does not get paid. Similar to the “\$100 deductible” clause in car insurance, the two-week waiting period disposes of a large number of small claims by those who are re-employed within a short time. The cost of carrying those small claims would place an unduly heavy burden on all participants.

SPECIAL BENEFITS

Sickness

A “major attachment” claimant who has suffered an “interruption of earnings” due to sickness, injury or quarantine (unless covered by Workmen’s Compensation) is now eligible to draw unemployment insurance up to 15 weeks. Any sick leave or group indemnity wage loss benefits payable in the waiting period will not be counted as earnings; however such payments following the waiting period are considered earnings and will be deducted from the unemployment insurance benefits payable.

Maternity

This applies to a “major attachment” claimant whose earnings have been interrupted by pregnancy. She must also have had at least 10 weeks of insured employment, between the 30th and 50th week before the expected date of confinement. Weeks for which Unemployment Insurance Benefits were paid can be substituted for weeks of insured employment.

Benefits are normally payable for eight weeks before the birth of the child; the week of confinement and six weeks after the week of confinement. At the end of the six-week period the claimant may re-enter the regular benefit stream, as long as she continues to be unemployed, is physically capable of returning to work and is willing to accept any suitable job that is offered to her.

At this point it should be noted that whether the "major attachment" claimant's interruption of earnings has been caused by shortage of work, sickness or maternity—or a combination of these factors—the maximum allowable in the Initial Benefit stage is 15 weeks.

Retirement

This benefit is payable to persons aged 65-70 who have had 20 weeks or more of insured employment during the qualifying period (of one year prior to the retirement date) and who—on separation—retire from the work force. They will receive a lump sum equivalent to three weeks' benefit. There is no waiting period, nor will there be any deductions from the lump sum.

The purpose of this benefit is to bridge the gap between regular earnings from employment and the receipt of Canada or Quebec pension plan payments.

After this, their participation in the unemployment insurance program ceases.

INCOME TAX

Effective January 2, 1972, premiums (contributions) will be an allowable deduction—like union or professional dues—for income tax purposes. Benefits will count as taxable income and will be subject to deductions at source.

For further details contact the Unemployment Insurance Commission at address #10 on page 29.

WORKMEN'S COMPENSATION

The following information comes from the pamphlet "Claims Information for Employees and Employers", produced by the Workmen's Compensation Board of the Ontario Ministry of Labour.

The Workmen's Compensation Act extends, at no cost to the workman, protection for personal injury caused by accidents arising out of and in the course of employment. Industrial diseases and skin diseases shown to be peculiar to or characteristic of a particular industrial process, trade, or occupation are also included. There are two exceptions to this:

1. Where the injury does not disable the workman beyond the date of accident from earning full wages at the work at which he was employed.
2. Where the accident is attributable *solely* to the serious and wilful misconduct of the workman, *unless* the result is death or serious disablement.

WORKMAN'S RESPONSIBILITIES IN CASE OF ACCIDENT

If an accident should occur, the workman involved should:

1. Ask for first aid. Report his accident to his employer.
2. If medical aid is necessary ask his employer for Treatment Memorandum (Form 156) to take to the doctor or hospital. The doctor sends this form on to the Workmen's Compensation Board.
3. Complete carefully and return promptly any forms he receives from the Workmen's Compensation Board to address #11 on page 29. He should not allow an employer to talk him out of reporting an accident.

Exceptional Circumstances

Where Treatment Memorandum (Form 156) is not available because of accident location, he should seek medical attention, if necessary, and provide his employer with history of accident as soon as possible.

EMPLOYER'S RESPONSIBILITIES IN CASE OF ACCIDENT

The employer has the following responsibilities when an accident occurs:

1. Render first aid.
2. Complete and give to the workman Treatment Memorandum (Form 156) if medical aid is required.
3. If necessary, provide transportation at his own expense to a doctor or hospital located within the area or within a reasonable distance of the place of injury, or to the workman's home.
4. Complete and send Employer's Report of Accident (Form 7) to the Board immediately for all accidents requiring medical aid or lost time beyond date of accident.
5. Provide the Board as soon as possible with any further information requested.
6. When an accident requires first aid only, not the services of a doctor or hospital, a record should be kept of the workman's name, date and history of accident and nature of injury. If medical aid is later required or there is compensable lost time beyond the date of accident, an Employer's Report of Accident or Industrial Disease (Form 7)

form should then be completed and sent to the Workmen's Compensation Board (address #11 on page 29).

NOTE: An employer is subject to a penalty under the Act for failure to submit a report of accident as soon as practicable or provide requested information promptly.

WHEN REPORTING TO THE BOARD

1. Write plainly with ink or typewriter.
2. Make sure ALL questions are FULLY answered.
3. Be sure the report is signed.
4. Give names of employer, employee, doctor, hospital and witnesses.
5. The claim number should be noted carefully on all forms completed and affixed to any letters sent to the Board.
6. Should a workman change his address, he should notify the Board promptly, in writing.

HOW TO APPEAL A DECISION

Anyone whose interests are affected may appeal any departmental decision concerning any matter dealt with under the provisions of the Act. Decisions of operating departments may be appealed to the Review Committee whose decisions shall be based on a review of all available reports and written evidence. Decisions of the Review Committee may be appealed at a personal hearing before the Appeal Tribunal either in Toronto or other convenient location. Decisions of the Appeal Tribunal may be appealed at a personal hearing before the Board at their office in Toronto.

Grounds for Appeal

Appeals should be made in writing and state the reasons on which the appeal is based. Any additional evidence available should be included but new evidence is not a requirement.

The Workmen's Advisor

Workmen's advisors are available without charge to assist workmen in preparing their appeal. A claimant making an appeal can also obtain assistance by contacting address #12 on page 29.

Representation

All hearings shall be conducted as an enquiry into the real merits and justice of the case. An adversary system is not followed. Any party to an appeal is entitled to be represented at a hearing before the Appeal Tribunal or the Board by a representative of their own choice and at their own expense.

Evidence and Witnesses

Anyone whose interests are affected may bring to any hearing before the Appeal Tribunal or the Board any witnesses whom they may desire and who will avail themselves for that purpose. Evidence may also be presented in the form of a signed statement of affidavit where the witness cannot attend the hearing.

Expenses of Witnesses

The expenses connected with attending hearings are the responsibility of those attending. Where an appeal is successful, reasonable expenses and witness fees may be paid by the Board and professional witnesses will be paid reasonable expenses in any event.

Reasons for Decisions

Every notice of an adverse decision shall contain the reasons on which the decision is based.

Summary of Information

Where an appeal is made against the decision of the Review Committee, anyone whose interests are affected may obtain, on application and without cost, a summary of the information upon which the decision was based.

Transcript of Appeal Tribunal Hearing

On notice of appeal to the Board, anyone whose interests are affected may obtain, without cost, on application, a transcript of the hearing before the Tribunal.

COMPENSATION PAYABLE IN NON-FATAL CASES

If totally disabled, the workman is entitled to receive $\frac{3}{4}$ (75%) of his average earnings up to \$10,000 a year, with maximum weekly payments of \$144.23.

If his average earnings are not less than \$55 per week, the minimum payable for temporary total disability is \$55 a week.

If his average earnings are less than \$55 a week he receives the full amount of his average earnings.

If he is disabled from earning full wages on any working day beyond the day of the accident, compensation is payable.

Payments date from the day following the day of accident or from the date of disability, whichever is later, and are made every two weeks.

Prompt submission of reports by the workman, doctor and employer will avoid delay in payments.

COMPENSATION PAYABLE IN FATAL CASES

The dependent widow receives:

1. A lump sum of \$500.00.
2. A burial allowance up to \$500.00.
3. Reimbursement for certain expenses involved where the body is transported a considerable distance for burial.
4. A pension during widowhood of \$250.00 a month.
5. Her children up to 16 years of age receive \$70.00 a month.
6. Orphan children up to 16 years of age receive \$80.00 a month.

Where in the opinion of the Workmen's Compensation Board the furnishing of further education to a child appears advisable, the Board may *on application* extend the period for which the pension shall be paid.

Provision is made for invalid children over 16 and for adopted children.

If the widow remarries, her own monthly pension stops but she receives a lump sum equal to two years' payments. However, children's pensions continue to age 16.

Where there are other dependents, they are entitled to benefits depending upon the financial loss, subject to certain limitations.

Provision is made for a common-law wife who under certain conditions may be given the same status as the dependent widow. However, no lump sum payment is made at the time of marriage.

EARNINGS FIGURES TO BE USED IN CALCULATING COMPENSATION PAYMENTS

In order to achieve a fair appraisal of the injured workman's real wages, on which the payment of compensation will be based, the following considerations are given:

1. Actual earnings, not the rate of wages are used as the basis for compensation payments. All allowances (such as room and board, house, utilities and produce supplied) are included, up to a maximum of \$10,000.
2. Vacation pay credits are excluded.
3. The general rule is to take the average gross earnings for the four weeks immediately preceding the accident when figuring compensation for temporary disability.
4. When a pension for a permanent disability is figured, average earnings for the twelve months preceding the accident are used. Maximum weekly payment for total disability is \$144.23.

VOCATIONAL REHABILITATION

Vocational rehabilitation services are available to a workman who, as a result of injury, cannot return to his former employment.

To assist in the vocational rehabilitation of injured workmen, the Rehabilitation Department provides vocational and social counselling, selective job placement with the former or a new employer, and psychological testing to determine appropriate areas of re-training or job placement. Industrial workshops are also used for practical testing and "work conditioning" for those who require it after a long period of recuperation. When a workman cannot return to suitable employment as a result of the accident, retraining is sponsored by the Board in schools or trade institutes operated by the Province, local boards of education, or approved private training schools. Living allowances are paid during the training period.

MEDICAL AID

When a claim has been allowed the workman is entitled to receive all necessary treatment by a doctor, dentist, drugless practitioner, chiropodist, optometrist, and hospital and nursing services.

He is also entitled to artificial limbs or appliances as necessary, and to have them kept in repair or replaced on the approval of the Board.

The Act gives the injured workman the initial choice of doctor or other qualified practitioner, but he may not, without permission, change doctors, leave Ontario or transfer to another community for treatment.

All medical aid is under the direction of the Board and accounts are sent directly to the Board for payment. A doctor is not entitled to collect from a workman for services rendered under the Act.

IT IS UNLAWFUL FOR AN EMPLOYER TO COLLECT ANY CONTRIBUTION FROM A WORKMAN FOR PAYMENT OF MEDICAL AID OR COMPENSATION.

NEGLECTED INJURIES

Without proper care, blood poisoning or infection with serious consequences may result from slight injuries, such as cuts, punctures, scratches, slivers and burns. WORKMEN ARE URGED TO SEE THAT PROPER ATTENTION IS GIVEN TO ALL INJURIES, AND TO REPORT IMMEDIATELY TO THE EMPLOYER FOR FIRST AID.

ONTARIO HEALTH INSURANCE PLAN

It is the injured workman's responsibility to arrange for payment of O.H.I.P. premiums during the period of disability, to assure continued coverage.

PUBLICATIONS AVAILABLE

The following publications are available on request from the Workmen's Compensation Board at address #11 on page 29.

1. First Aid Regulations
2. Information for Employers—Industries Covered and Assessment Procedure
3. Claims Information for Employers and Employees
4. Compensator—News Magazine—published every 2 months
5. Summary of the Act
6. "Compensation Plus"—16 mm, Sound, Colour Film, 25 Minutes

The Public Service and Information Department is also able to provide, on reasonable notice, speakers who are authorities on various aspects of the Ontario Workmen's Compensation program. To make arrangements for this service apply to the Department by phone or in writing, stating the date for which a speaker is required and, if possible, stipulating aspects of the program which would be of most interest to the audience.

LABOUR UNIONS

The following information comes from the pamphlet "What Do You Know About Unions", produced by the Ontario Federation of Labour and the pamphlet "Canadian Labour Congress", produced by the Canadian Labour Congress.

A union is an organization of employees authorized to bargain on behalf of employees with their employers.

Most unions obtain their authority under provincial labour laws—in Ontario, the Ontario Labour Relations Act.

However, some unions such as those representing railway employees who work in industries operating on a nationwide scale come under federal labour legislation.

The basic unit or organization is the local. Locals are organized either on a plant or area basis, or in the case of craft unions, on a craft basis. Locals in a particular industry, group or craft are joined together in a national or international union where they have a voice in deciding policy and electing officers.

THE LABOUR COUNCIL

The Labour Council is organized on a city, town or district basis, and is chartered by the Canadian Labour Congress.

Locals in the designated area affiliate with the Council to which they send delegates according to the Council's Constitution.

The delegates select the Council's officers and otherwise decide the day-to-day policies of the council at the community level.

THE FEDERATION

The Ontario Federation of Labour is the central organization for the trade union movement in this province. It is chartered by the Canadian Labour Congress.

About 1,800 Locals representing most of the over 750,000 trade unionists in Ontario are affiliated with the OFL.

The Federation holds annual conventions attended by an average of 1,000 delegates. These delegate conventions decide policy and elect OFL officers. The Federation makes representation on behalf of its affiliates to the provincial government.

All matters of provincial concern come within the Federation's sphere of interest, particularly labour legislation,

workmen's compensation and other welfare measures, human rights, minimum wages and hours of work and safety.

The OFL publishes biennially a booklet "The Steward's Legislative Handbook" which summarizes most of the legislation of Ontario that is of direct concern to workers.

There are nine other provincial Federations in Canada.

The Ontario Federation of Labour headquarters are located at:

Ontario Federation of Labour,
15 Gervais Drive,
Don Mills, Ontario.
429-2731.

THE CONGRESS

There are many areas in which unions find it desirable to co-operate:

1. The establishment of good standards of wages and working conditions.
2. The extension of trade union organization so that the labour movement may be strengthened and more workers may enjoy the benefits and protection of union membership.
3. The promotion of sound legislation, particularly in the social field.
4. The protection of basic human rights.
5. Assistance to workers in other countries.
6. The promotion of sound inter-union relations.
7. The presentation of labour's case to all levels of government and to the public generally.

The accomplishment of these objectives is a basic function of the Canadian Labour Congress. The Congress is composed of well over a hundred separate unions, both national and international. Each of these unions retains its complete autonomy and bargains separately with employers. The affiliated unions must, however, subscribe to the Congress constitution. This prohibits control by fascist or communist groups and by racketeers.

Federations, Labour Councils and Locals are also directly affiliated with the Congress, and send delegates to biennial conventions with voice and vote.

The Congress convention is the paramount policy-making body governing the trade union movement in this country, particularly in international and national affairs, and in inter-union affairs.

Canadian Labour Congress headquarters are located at 100 Argyle Avenue, Ottawa. Regional offices are maintained in most provinces. The regional office is located at address #13 on page 29.

SCOPE OF UNION INTERESTS

While the primary responsibility of trade union organizations is to obtain for those it represents the best possible wages and working conditions, and to give them the best representation in their relationships with management, the interests of unions do not stop at this point. Because in today's complex world, many factors have a bearing on living standards—taxation, social security (including family allowances), unemployment insurance, medicare, portable pensions and interest rates.

Education and educational opportunities are a special field of union interest.

Union activities don't stop with domestic affairs. Organized labour in Canada has contributed hundreds of thousands of dollars in recent years to the work of the International Conference of Free Trade Unions—ICFTU—to promote democratic trade unionism in Asia, Africa, and Latin America, and to assist underdeveloped areas generally.

OBLIGATORY MEMBERSHIP IN UNIONS

In Ontario, the contract drawn up between a union and an industry or company determines whether or not union membership is to be obligatory for the employer's employees. The section of the contract which covers this is referred to as the "union security clause". There are four types of union security clauses in Ontario:

1. The most common is probably the arrangement known as the Modified Rand Formula. This agreement is usually made when there is a fairly strong union. The workers are not obliged to become registered members of the union unless they want to, but they are required to pay dues to the union whether or not they join.
2. Another agreement, particularly in the craft unions in the construction industry, such as electricians, is that the company can only hire union members supplied by the union.
3. Some union shops have agreements that the worker is obliged to join the union shortly after starting work.
4. In some union shops a worker is allowed to decide whether or not he wants to join the union.

HEALTH

ONTARIO HEALTH INSURANCE PLAN (OHIP)

THE PLAN

Ontario Health Insurance is a comprehensive Government-sponsored plan of health insurance for the people of Ontario. It provides a wide scope of benefits for medical and hospital services, plus additional benefits for the services of certain other health practitioners. Residents of Ontario—regardless of age, state of health or financial means—are entitled to participate. (Foreign students are considered residents for the purpose of OHIP eligibility.) Tourists, transients and visitors to Ontario are not eligible; such people can arrange for temporary health insurance through Blue Cross (see address #2 on page 40) or various private companies (see address #3 on page 40).

INSURED SERVICES

Benefits for the professional services of physicians and other health practitioners included in the Plan are available when the person providing the service is duly licensed to practice his profession in the area where the service is received.

OHIP hospital benefits are available for medically necessary services received in approved hospitals. These include public general hospitals, hospitals for convalescents and the chronically ill and Ontario psychiatric hospitals. Benefits are also provided in most private hospitals but *not* in health spas and other similar facilities.

Physicians' Services

The Plan pays 90% of the Ontario Medical Association Schedule of Fees for all physicians' services that are medically required for insured persons and their dependents who are eligible. These services include:

- physician's services in the home, his office, the hospital;
- services of specialists certified by the Royal College of Physicians and Surgeons of Canada;
- diagnosis and treatment of illness and injury;
- one annual health examination
- treatment of fractures and dislocations;
- administration of anaesthetics;
- surgery;
- x-rays for diagnostic and treatment purposes;
- obstetrical care, including prenatal and postnatal care;
- laboratory services and clinical pathology when ordered by and performed under the direction of a physician.

Hospital Services

If an insured patient is treated at an approved hospital by a licensed physician, the Plan covers the cost of the following hospital services, when medically necessary in the diagnosis and treatment of his illness or injury, or on an in-patient or out-patient basis:

- standard-ward accommodation;
- necessary nursing services when provided by the hospital;
- laboratory and x-ray diagnostic procedures;
- drugs prescribed by a physician (except when the hospital visit is solely for the administration of drugs);
- use of operating and delivery rooms, anaesthetic and surgical supplies;
- use of radiotherapy facilities;
- services rendered by any person paid by the hospital.

In addition, Plan benefits are provided for the following services when prescribed by a physician as a medically necessary course of treatment and provided in Canada by hospitals approved by the Plan:

- occupational therapy;
- physiotherapy;

NOTE: Physiotherapy is also covered in Ontario in private non-hospital facilities approved by the Plan.

- speech therapy for the treatment of an organic illness or injury.

Extended Health Care (Nursing Homes and Homes for the Aged)

Where an insured person, who has been residing in Ontario for one year or longer, requires continuing nursing service and regular medical supervision in a participating Nursing Home or Home for the Aged, the Plan will provide benefits toward the approved standard-ward costs of such care. Eligible patients will be required to pay \$4.50 per day plus any additional charges by the Home for preferred accommodation (semi-private or private). Further details are available on request. Contact address #1 on page 40.

Home Care

Certain patients whose physicians prescribe additional health-care services may be able to have these services provided in their homes. Such services could be needed following early discharge from hospital or in place of admission to hospital. An insured person or an eligible dependent who qualifies for such home care through an organized Home Care Program in Ontario will not be charged for these services.

Ambulance Services

If the use of an ambulance is medically necessary, an insured resident is required to pay only the following amounts:

\$5.00 for a land ambulance trip of 25 miles or less, plus 15 cents for each mile over 25 miles, but not more than \$25.00, in all for one trip;

\$25.00 for an authorized air ambulance trip (including the cost of connecting land ambulances).

Authorization

Use of a land ambulance must be considered essential by a physician, a designated hospital official or another person authorized by the Plan. In the case of an accident, a police officer may authorize the use of an ambulance. Use of an air ambulance must have prior approval by the Director of Emergency Health Services, Ontario Ministry of Health, or a person designated by him.

The ambulance must be supplied by a licensed ambulance service (municipal, hospital, private or volunteer).

Uninsured Ambulance Trips

Should an ambulance be used by an uninsured person or when it is not essential, the user will be liable for \$25.00 for a land trip of 25 miles or less, plus 60 cents for each additional mile. Air ambulance will be charged at the full rates for this type of service.

Payment of Patient's Share

If the ambulance trip is from a hospital to other than another hospital, the dispatching hospital will bill the patient. If the trip is to a hospital, the receiving hospital will bill the patient. When a hospital is not involved, billing will be by the ambulance service concerned.

Dental Care in Hospital

When performed in an approved hospital by a dental surgeon who is a member of the hospital's dental staff, dentists' fees for a specified list of 24 dental procedures are covered up to 90% of the Ontario Dental Association Schedule of Fees.

Hospital charges for the above services are also covered. Further details are available on request.

NOTE: Benefits are *not* provided for surgical removal of fewer than eight teeth unless there are medical complications.

Other Health Services

If any of the health services listed below are received, the Plan will provide benefits for essential care up to the maximum amounts indicated (the dollar maximums apply to the 12-month period beginning July 1 each year).

Optometrists

Eye examinations by refraction performed by an optometrist to determine the need for glasses—\$10.00 per person.

Chiropractors

Chiropractic services rendered in an office, institution or home—to a maximum of \$100.00 per person plus up to \$25.00 for related x-ray examinations.

Osteopaths

Osteopathic services rendered in an office, institution or home—to a maximum of \$100.00 per person, plus up to

\$25.00 for related x-ray examinations.

Chiropodists (Podiatrists)

Chiropodist (Podiatrist) services rendered in an office, institution or home (plus independent minor procedures as permitted under the statute)—to a maximum of \$100.00 per person plus up to \$25.00 for related x-ray examinations.

HOW HEALTH BILLS ARE PAID

Hospital Bills

If care is received in an approved hospital anywhere in Canada, the Plan will make direct payment to the hospital for insured hospital services.

Physicians' Bills

Most Ontario physicians have elected to submit claims for insured services directly to the Plan and to accept the Plan's allowances as full payment. If a physician has chosen to bill his patients, he will complete a "Pay Subscriber" claim card to be forwarded to the patient's OHIP District Office by his office or by the patient. The patient will be responsible for any difference between the amount allowed by the Plan and the amount charged by the physician.

Other Practitioners' Bills

Other health practitioners may or may not bill the Plan directly for insured services. In either case the insured will be responsible for any difference between the amount allowed by the Plan and the amount charged by the practitioner.

NOTE: See below regarding claims for physicians' and other practitioners' services received outside Ontario.

SERVICES NOT COVERED

- any hospital charges for private or semi-private accommodation;
- hospital visits solely for the administration of drugs;
- charges for dental care except as specified on page 31;
- eyeglasses, artificial limbs, crutches, special braces and other such appliances;
- private-duty nursing fees;
- drugs taken home from the hospital;
- transportation charges other than approved ambulance service;
- medical examinations required for applications for employment or the continuance of employment, life insurance, or admission to camps or recreational activities;
- cosmetic surgery;
- any health service other than those provided by approved hospitals or practitioners as specified in this outline.

OUT-OF-PROVINCE COVERAGE

If an insured Ontario resident has an accident or a sudden illness outside Ontario, the Plan will provide benefits for insured services. However, in most cases, it is necessary for the patient to pay the hospital, physician or other health practitioner and present a receipted itemized bill, along with a medical statement to the Plan for reimbursement. The following is an outline of the benefits available:

Hospital Services

The Plan pays the full hospital charges (standard ward rate) for medically necessary care in a hospital acceptable to the Plan anywhere in the world EXCEPT where an insured person elects to obtain care in a U.S.A. hospital which could have been received in Ontario. In such cases the Plan pays 75% of the hospital's charges for insured services. Hospitals in other Canadian provinces bill the Plan directly for insured services provided to Ontario residents.

The Plan will deal directly with any hospital outside Canada which is willing to submit an insured patient's account directly to the Plan. For example, many hospitals in U.S.-Canada border cities and Florida will accept the OHIP certificate just as if the patient were in Ontario.

Medical, Dental and Other Services

Payment for these services outside Ontario is a direct transaction between the insured person and the physician or other practitioner. If possible, the patient should first check carefully into the cost of such treatment as the Plan will pay no more for these services than it would have paid if the same services were received in Ontario.

To apply for reimbursement the patient should obtain an itemized account from the physician or other

practitioner and forward it to his OHIP District Office, making sure that all of the following information is included:

1. Physician's or other practitioner's name.
2. Subscriber's surname and initials.
3. Subscriber's OHIP number.
4. Subscriber's address.
5. Patient's first name.
6. Patient's birth date.
7. Patient's sex.
8. Patient's relationship to subscriber.
9. Description of procedure provided.
10. Diagnosis.
11. Dates of services.
12. Number of services.
13. Total fee charged.
14. Hospital name — if applicable.
15. Date of admission — if applicable.
16. Referring physician's name — if applicable.

NOTE: The patient is responsible for the payment of any difference between the out-of-province bill and the amount allowed by the Plan.

HOW TO APPLY FOR COVERAGE

Participation in the Ontario Health Insurance Plan is on a "Group" or "Non-Group" basis, as follows:

Employed Groups

Persons employed where there are 15 or more on the payroll, including the employer, must be enrolled by the employer or properly exempted from the group.

The above also applies to persons employed where there are from 6 to 14 on the payroll and the employer has elected to enrol his employees as a mandatory group.

"Collector" Groups

Group enrolment is also available to organizations such as professional groups, associations, farm groups, co-operatives, etc., who wish to form groups and remit premiums on behalf of their members. Participation in such groups is voluntary. Details are available from the Plan on request.

"Non-Group" Enrolment

Any resident who is not connected with a mandatory employed group may enrol and pay premiums directly to the Plan on a quarterly basis. Applications are available at banks, hospitals and offices of the Plan.

WHEN COVERAGE BEGINS

Coverage begins on the first day of the third month following the date an insured group is joined, or application for Non-Group Enrolment is made.

Landed Immigrants, Foreign Students, Returning Canadians, and Others

Coverage will begin on the day applications are approved for the following persons, provided they apply within 30 days or, in some cases, 90 days of arrival in Ontario (or discharge from Canadian Forces, penal institution, etc.) as indicated:

- Landed immigrants (90 days)
- Foreign students (90 days)
- Canadians returning to Canada to be residents of Ontario (30 days)
- An insured Ontario resident's non-Canadian spouse and children taking up Ontario residency for the first time (30 days)
- Canadian citizens from other countries taking up residence in Ontario for the first time (30 days)
- Returning landed immigrants (30 days)
- Former members of the Canadian Forces (30 days)
- Former patients of Ontario psychiatric facilities (30 days)
- Former inmates of Canadian penal and correctional institutions (30 days)

PREMIUMS

Premiums are payable in the third month prior to the benefit month to which they apply (i.e. in January for the April benefit month, February for May, etc.). Groups remit each month. Persons enrolled on a "Non-Group" basis pay quarterly, three months in advance of the applicable benefit period.

Prepayment is a requirement of any premium-based insurance program. The Ontario Health Insurance prepayment period is beneficial to the insured person as it gives him a period of prepaid protection which can be very valuable in times of unforeseen difficulty.

Effective in January, 1972, (for the benefit month of April), the premium rates are:

	Monthly	Quarterly
Single (one person)	\$11.00	\$33.00
Family (two or more eligible persons)	\$22.00	\$66.00

ELIGIBLE DEPENDENTS

The family premium covers husband and wife, and children under the age of 21 years who are: unmarried, not employed, and dependent for support upon the insured person. This would also include an adopted child or one to whom the insured person stands in the position of a parent and for whom he may claim deduction for income tax purposes.

Also eligible as dependents are children aged 21 and over who are financially dependent upon the insured person because of physical or mental infirmity, provided each such child was financially dependent upon that person prior to the age of 21. This does not, however, include the spouse of such a child.

PREMIUM-FREE COVERAGE FOR SENIOR CITIZENS

Effective January 1, 1972, Ontario Health Insurance premiums were abolished for residents of Ontario 65 years of age or over who have lived in Ontario for at least one year immediately prior to making application. In the case of married couples, if one spouse is under age 65 but the other is over, the insurance may be transferred to the name of the older spouse, in order to qualify for premium-free insurance. The free insurance also provides coverage for eligible dependents.

Residents who turn 65 will be eligible for free coverage on the first day of the month in which their 65th birthday occurs. Such persons should request free coverage at the time—through their group, or from the Plan if they pay their premiums on a direct basis.

HELP IN PAYING OHIP PREMIUMS

A reduced income or financial difficulties need not prevent an Ontario resident from having OHIP protection. The Ontario Government has set up a number of ways in which help may be obtained in paying the premiums. These are:

Premium Assistance

The following assistance is available if the applicant has lived in Ontario for at least twelve months immediately prior to applying for premium assistance:

Full Premium Assistance

If the applicant estimates that he and his eligible dependents, combined, will have no *taxable* income in the current year, he may apply for full premium assistance.

If his application is approved, he will receive OHIP coverage at no cost to him—the Ontario Government will pay the full premium.

Partial Premium Assistance

An Ontario resident will be required to pay only *half* the regular premiums if he falls into one of the *taxable* income brackets shown below, and his application is approved.

Single: If his estimated *taxable* income for the current year will be \$1,000 or less:

He pays \$66.00 a year (\$16.50 every three months), and the Ontario Government pays \$66.00 a year.

Family: (An Ontario resident and one or more eligible dependents) If he and his dependent(s) have an estimated *combined taxable* income of \$2,000 or less for the current year:

He pays \$132.00 a year (\$33.00 every three months), and the Ontario Government pays \$132.00 a year.

NOTE: *Taxable Income* is *not* total earnings during the year. It is the reduced amount of income on which taxes have

been paid *after* he has taken off exemptions for himself and any dependents (wife, children) and made all other deductions which are permitted.

Temporary Premium Assistance

The purpose of temporary assistance is to provide premium-free Ontario Health Insurance coverage for persons who are temporarily unable to pay the required premiums as a result of unemployment, illness, disability or financial hardship, and who do not qualify for any other form of total premium assistance. If a resident wishes to apply for temporary premium assistance, he should write to OHIP when a premium notice is received and request a Temporary Assistance Application Form. The amount of financial assistance received will be based on the information contained in that application.

Social Assistance

Premium-free OHIP coverage is available to persons who qualify for assistance through the Ministry of Community and Social Services or through their local municipal welfare office. For information consult a community social worker or local municipal office.

CHANGES AFFECTING INSURED STATUS

Marriage

Steps must be taken within 30 days of marriage to change Ontario Health Insurance to family coverage.

If either husband or wife is insured through a group the family premium must be paid through the group; advise the group of your marriage. (If both husband and wife were insured through groups prior to marriage, the family premium may be paid through either the husband's or wife's group. In such cases the other spouse claims exemption through his or her group.)

If neither husband nor wife is insured through a group, the Plan should be advised of the marriage; the date of marriage, both the husband's and wife's Ontario Health Insurance Numbers and the wife's maiden name are to be reported to the Plan.

IMPORTANT: If either spouse was not insured prior to marriage, the protection for the uninsured spouse will become effective on the first day of the third month after the group (or the Plan in the case of non-group participants) is notified.

When a Child Is Born (or Adopted)

As long as the insured resident is enrolled for family coverage it is not necessary to advise the Plan when children are born or adopted. They are automatically included as dependents.

A person enrolled as single should immediately arrange for family coverage if the child is to be included as a dependent. If enrolled through a group, inform the group of the birth or adoption; otherwise inform the Plan.

When a Dependent Turns 21, Marries or Becomes Self-Supporting

A dependent who reaches the age of 21, or marries, or becomes employed, ceases at the end of that month to be covered under the parent's insurance.

When a Dependent Child Reaches Age 21

To maintain continuous coverage, application should immediately be made to the Plan for separate enrolment.

When a Dependent Marries

If the spouse is not insured through a group and continuous protection is desired, notify the Plan within thirty days of the marriage, giving the following details: name of husband and maiden name of wife; date of marriage; present address; Ontario Health Insurance numbers under which each partner is at present insured. If one spouse is insured in a group, advise the group.

When a Dependent Becomes Employed

He will be registered by his employer if the employer has a group; if not, the dependent should apply for enrolment on a non-group basis. In this case, it is important to advise the Plan, giving his parent's insurance number under which he was formerly covered as a dependent.

Changing Jobs

In order to maintain continuous coverage, follow carefully the instructions on the Ontario Health Insurance Certificate of Payment (Form 104) which the group is required to give the employee when he leaves.

Becoming Employed

If an insured resident has been enrolled on a Non-Group basis and he or his spouse becomes employed where there is an insured group, he is required to transfer the insurance to that group unless he is eligible for exemption. To ensure continuous protection, give the employer the Ontario Health Insurance number without delay.

OHIP IDENTIFICATION CARD

Each insured individual and family is provided with an identification card bearing their Ontario Health Insurance number. This card is to be presented to the hospital, physician or other health practitioner when insured services are needed. Always have this card readily available for use in emergencies, and always quote your number when corresponding with the Plan.

TEMPORARY ABSENCE FROM ONTARIO

Under certain circumstances, a resident may arrange to continue in the Plan while living temporarily outside Ontario. Apply to the Plan for details stating reason for, and expected duration of, absence.

LEAVING ONTARIO

If a subscriber leaves Ontario to take up residence elsewhere, he may continue his OHIP coverage until other health insurance coverage becomes effective, or for up to four months after he leaves Ontario—whichever comes first.

DISTRICT OFFICES—ONTARIO HEALTH INSURANCE PLAN

Hamilton
25 Main Street West
Tel. 528-3481

Sudbury
295 Bond Street
Tel. 675-9111

Kingston
274 Princess Street
Tel. 546-3811

Thunder Bay
200 South Syndicate Avenue
Tel. 623-5131

London
227 Queens Avenue
Tel. 433-4561

Toronto
2195 Yonge St. (at Eglinton)
Tel. 482-1111

Ottawa
75 Albert Street
Tel. 237-9100

Windsor
1427 Ouellette Avenue
Tel. 258-7560

If the participant lives in
this County or District

The OHIP District
Office is:

If the participant lives in
this County or District

The OHIP District
Office is:

Algoma
Brant
Bruce
Carleton
Cochrane
Dufferin
Dundas
Durham
Elgin
Essex
Frontenac
Glengarry

Sudbury
Hamilton
Hamilton
Ottawa
Sudbury
Toronto
Ottawa
Kingston
London
Windsor
Kingston
Ottawa

Grenville
Grey
Haldimand
Haliburton
Halton
Hastings
Huron
Kenora
Kent
Lambton
Lanark
Leeds

Ottawa
Hamilton
Hamilton
Kingston
Hamilton
Kingston
London
Thunder Bay
London
London
Ottawa
Kingston

If the participant lives in this County or District:	The OHIP District Office is:	If the participant lives in this County or District:	The OHIP District Office is:
Lennox & Addington	Kingston	Prince Edward	Kingston
Lincoln	Hamilton	Rainy River	Thunder Bay
Manitoulin	Sudbury	Renfrew	Ottawa
Middlesex	London	Russell	Ottawa
Muskoka	Toronto	Simcoe	Toronto
Nipissing	Sudbury	Stormont	Ottawa
Norfolk	London	Sudbury	Sudbury
Northumberland	Kingston	Thunder Bay	Thunder Bay
Ontario	Toronto	Temiskaming	Sudbury
Oxford	London	Victoria	Kingston
Parry Sound	Sudbury	Waterloo	Hamilton
Patricia	Thunder Bay	Welland	Hamilton
Peel	Toronto	Wellington	Hamilton
Perth	London	Wentworth	Hamilton
Peterborough	Kingston	York	Toronto
Prescott	Ottawa		

MINISTRY OF HEALTH

The Ontario Ministry of Health is responsible for the administration and organization of all aspects of health and health services in the Province. It administers such important legislation as the Public Hospitals Act, the Public Health Act, the Mental Health Act, and the Health Services Insurance Act.

Any enquiries from the public which cannot be directly answered by reference to the following pages and the various regional appendices, should be referred to:

Communications Branch
Ministry of Health
10th Floor, Hepburn Block
Queen's Park, Toronto
Telephone: (416) 965-5167

SOME SERVICES OPERATED BY THE MINISTRY OF HEALTH

Public Health Laboratory Services

The Public Health Laboratory Services program operates the Central Laboratory in Metropolitan Toronto and 15 regional laboratories, plus two mobile laboratories, to investigate some 2,445,000 specimens a year. Sixty per cent of all laboratory effort is devoted to support of the public health service, and 40 per cent supports clinical care by private doctors and hospitals.

Public Health Laboratories are located in Hamilton, Kenora, Kingston, London, North Bay, Orillia, Ottawa, Palmerston, Peterborough, St. Catharines, Sault Ste. Marie, Thunder Bay, Timmins, Toronto, Windsor and Woodstock.

Environmental Health Services

The Environmental Health Services program is concerned with the investigation and development of a body of knowledge on health effects suffered by persons because of various types of environmental hazards, including those of occupational health. Health experts also act as consultants to the Ministry of the Environment on pollution affecting health.

Mental Health Program

The Mental Health Program offers a comprehensive range of services for the adult who is mentally ill, for children suffering from a mental or emotional disorder and for the retarded of all ages.

Approximately 178 psychiatric facilities contribute to the psychiatric, mental retardation and children's services program. Those not operated by the Ontario Government receive financial assistance from it.

OTHER SPECIAL SERVICES

Home Care

Home Care is a community health service, financed by the Ministry of Health, and provided by a variety of local health agencies to those who require continuing medical treatment on discharge from an acute, convalescent or chronic hospital bed, or who are ill in their own homes and can be adequately treated there in lieu of admission to hospital. For complete information, consult the regional appendix on page 40.

Venereal Diseases

Eighteen clinics, funded by the Ministry, provide free diagnosis and treatment of those suspected of having venereal disease. These free clinics are located in Metropolitan Toronto, Peel County, Cornwall, Guelph, Hamilton, Kitchener-Waterloo, London, Ottawa, St. Catharines, Sudbury, and Windsor. For specific information consult the regional appendix on page 40.

Program for Underserved Areas

This program is operated by the Ministry to attract doctors and dentists to areas of the Province which have been designated as underserved. There are two types of contracts, offering either a guaranteed annual income or an incentive grant. Municipalities which consider themselves underserved may apply to the Ministry of Health for assistance under this program.

Rabies

When a human has been bitten by an animal suspected or confirmed as rabid, rabies vaccine (Semple Method) and hyperimmune serum are provided free by the Ministry if a course of inoculations is advised by the private attending physician or local medical officer of health. Suspected rabid animals should be reported to the nearest medical officer of health, federal veterinary officer, to any practising veterinarian, police officer, or game warden.

Tuberculosis Prevention

This is a service organized by the Ministry to conduct mass chest x-ray screening programs in certain selected high incidence situations in the general population and in commercial employee groups. Chest clinics, provincially operated, provide diagnostic, ambulatory treatment service and chemoprophylaxis, as well as consultative service on request. Those patients requiring hospitalization are referred to an approved hospital.

Parcost Program

Through this program, the Ministry of Health has established quality and cost standards for prescription drugs, which are guaranteed at Parcost pharmacies. Using the Ministry's Comparative Drug Index, pharmacists and physicians can save money for their patients on prescription drugs. To be assured of quality pharmaceuticals at reasonable cost, Ontarians should shop at Parcost pharmacies and compare prices before buying.

LOCAL HEALTH AGENCIES

Variously referred to as health units or departments of health, these agencies are funded by both the provincial Ministry of Health and their municipalities. They concern themselves with prevention of disease, prolonging life and promoting physical and mental health through an organized community effort. Included in this broad undertaking are such specifics as control of infection, community sanitation, and liaison with other health agencies for the early diagnosis and prevention of disease. There is a local board of health established for each health unit with a medical officer of health as the chief executive officer.

The medical officer of health organizes many professional and para-medical facilities and usually includes among his services, the following professionals:

Public health nurses are essential members of the public health team, whose major focus in the community is in three areas: home, school and public health clinic. Both by training and experience, the public health nurse is equipped to co-ordinate the use of the many health resources available, such as hospitals, welfare agencies, home care facilities and volunteer associations, by either individuals or families.

Public health inspectors are recognized specialists working to prevent the spread of communicable diseases, the incidence of food poisoning and the increase of other health hazards in a community. They investigate sanitary conditions, community water and sewage problems, and suspected cases of rabies.

Dental directors, hygienists and assistants are employed to organize and operate dental health programs in the community, principally in schools. Programs vary between health agencies but their objective is a preventive and

referral system based on public education in dental health. Some direct care is provided in school and clinic programs, but referral is generally made to an individual's private dentist.

For more information, telephone the local health agency listed for specific area programs and services. (See address #4 on page 40.)

SOCIAL SERVICES

In Ontario services to individuals, families, and communities are available from the federal, provincial and municipal governments, as well as private agencies. These services are of the following types:

1. Financial assistance
 - family allowances
 - provincial assistance
 - municipal assistance
 - Canada Pension Plan
 - old age pension plans
 - War Veterans Allowances
2. Services for senior citizens
 - old age pension plans
 - residences
 - recreational centres
3. Services for children
 - child protection and adoption
 - residences
 - day nurseries
4. Other social services
 - legal aid
 - visiting homemakers and nurses
 - vocational rehabilitation
 - family counselling

Social services other than the above mentioned are found in the sections on employment and health.

FAMILY ALLOWANCES

Family allowances are paid for children up to age 16 residing in Canada who have resided in Canada since birth or who have resided for the year immediately prior to the application for the allowances. (See below, "Family Assistance", for allowances for children residing in Canada for less than a year.) The allowances are not counted as taxable income but there is a smaller income tax exemption for those children receiving the allowance. The allowance is paid by cheque each month, usually to the mother, although any person who substantially maintains the child may be paid the allowance on his behalf. Allowances are paid at the monthly rate of \$6 for each child under ten years of age and \$8 for each child aged ten or over but under sixteen. Allowances are not payable for any child who:

1. fails to comply with provincial school attendance legislation
2. ceases to be maintained by a parent
3. ceases to be a resident of Canada
4. is a girl under sixteen years of age who is married
5. reaches age 16.

Youth allowances are payable for all dependent children aged sixteen and seventeen who are full-time students or who are unable to study because of physical or mental infirmity. This monthly allowance of \$10 is not payable to a parent who resides in Quebec or outside of Canada, regardless of the fact that his child may be attending school in Ontario. Both the parent and the child must normally be physically present and living in a province of Canada other than Quebec; however, a child whose parents reside in Ontario may attend school in Quebec or outside Canada, or, if disabled, receive care or training in Quebec or outside Canada, and still be considered eligible for the youth allowance on the basis that he is temporarily absent from Ontario.

Youth allowances normally start in the month following that in which family allowances cease, and continue until the school year terminates. They are paid retroactively for July and August when the child returns to school at the beginning of the new school year. (Youth allowances for a disabled child are payable continuously throughout the year.) The allowance will be discontinued if the student:

1. leaves school
2. leaves the country permanently
3. ceases to be maintained
4. takes up residence in Quebec
5. dies.

Otherwise, the allowance continues until the end of the month in which the young person reaches age eighteen. Youth allowances are not considered to be taxable income.

Application forms for family allowances are available at any post office, maternity hospital, or contact address #1 on page 51.

FAMILY ASSISTANCE (FOR IMMIGRANTS)

The government pays family assistance, at the rates applicable for family allowances, for each child under sixteen years old, resident in Canada and supported by an immigrant who has landed for permanent residence in Canada, or by a Canadian citizen returned to Canada to reside permanently. The assistance, payable monthly for the first year of the child's residence in Canada, is discontinued when the child becomes eligible for the regular family allowance plan. There is usually a delay until the first payment is received. The eligibility requirements, other than those relating to residence in Canada, are the same for family assistance as for family allowances. Application forms for family assistance are given to the incoming immigrants by an immigration officer. For further information contact address #1 on page 51. There is an automatic transfer from family assistance to family allowance.

PROVINCIAL ASSISTANCE

Family Benefits is a provincial allowance, paid by cheque each month, to assist individuals and families who are likely to be in need of financial aid for extensive periods of time.

A person must first be in financial need, and must also be in one of the following situations:

1. a mother with one or more dependent children who is a widow, divorced, unmarried, or whose husband:
 - a) has deserted her for at least three months, or
 - b) is a patient in a sanatorium, hospital or similar institution, or
 - c) is in prison and has at least six months left to serve.
2. a father with one or more dependent children, who is permanently unemployable for medical reasons, whether his wife is at home or absent.
3. a foster parent.
4. a disabled person 18 or older, who has a major physical or mental impairment likely to continue for a prolonged period of time, and as a result is severely limited in the activities of normal living. This includes a person who is nearly or totally blind.
5. a person who is 65 or older and is not eligible for Old Age Security.
6. the wife of a man who is receiving Old Age Security, if she is between 60 and 65.
7. a woman who is between 60 and 65, and who is unmarried, widowed, divorced, or a married woman whose husband:
 - a) has been in an institution such as mental or chronic hospital, nursing home, or home for the aged, for at least six months, or
 - b) has deserted her for more than three months, and his whereabouts is unknown, or
 - c) has lived separately from her for more than five years, or
 - d) is in prison and has a term of at least six months left to serve.

A single person or the head of a family may apply for Family Benefits. The head of the family will get Family Benefits for himself and his dependents.

A person may apply for Family Benefits as long as he or she is a resident of the Province. There is no residence time requirement.

To find out if a person qualifies financially for Family Benefits, the first thing to consider is *assets*. Most people have assets of one type or another, such as money in the bank, bonds, property, and so forth. Every day belongings, and the house a person lives in are not considered as assets, for the purpose of Family Benefits. A person may have up to \$1,000 in assets, with \$200 more for each dependent and still qualify for Family Benefits. An additional \$300 is allowed where a spouse is over 60.

The second thing to consider is *monthly income*. If a person's combined monthly income from all sources, minus exemptions, is less than the maximum allowance provided to meet expenses then he qualifies financially for Family

Benefits. A person may have a job as long as he or she still qualifies financially for Family Benefits. A certain part of the person's gross earnings is left out of the calculation of income to encourage the person to continue working.

Family Benefits provides for food, clothing, household supplies, utilities, personal needs, shelter expenses, and fuel expenses. There are also provisions for special items such as travel for the disabled, life insurance premiums, home repairs for property owners, and special diets for people with certain medical conditions.

Family Benefits gives money for these basic living expenses, up to certain maximum amounts. The amount of the allowance depends on the size of the family, the ages of the children, the amount of money needed for expenses, such as rent, and income.

Everyone who gets Family Benefits gets free medical and hospital insurance. In addition, families with dependent children get free basic dental care.

In addition to an allowance Family Benefits recipients may receive free services such as family counselling, credit counselling, nutritional counselling, vocational training for the mentally or physically handicapped, and legal aid.

Many municipalities, with the assistance of provincial subsidies, provide services such as day care and nurses and homemakers services. They may also give supplementary aid or special assistance to help people meet the cost of extra items such as prescription drugs, excessive shelter costs, eyeglasses, dental care and the costs of moving. (See "Municipal Assistance" below.)

People who qualify for Family Benefits, and who live in a home for the aged, a charitable institution, a nursing home, or a home for retarded persons, receive an amount toward the cost of care, plus \$25 each month as personal spending money. This \$25 comfort allowance is also given to residents of institutions for the chronically ill, if the person qualifies financially. Residents of other institutions, such as mental hospitals and penal institutions do not qualify for Family Benefits because their living needs are otherwise met. It takes time to process an application for Family Benefits. If a person needs money right away, he also should apply to his municipal welfare or social services office for General Welfare Assistance. (See "Municipal Assistance" below.)

For further information or to apply for Family Benefits, contact the nearest office of the Ontario Ministry of Community and Social Services (see address #2 on page 51).

Board of Review

If a person feels he or she is entitled to assistance and has been found ineligible, or found not to qualify financially, or if he feels he is not receiving all the benefits he is entitled to, he can request a hearing from the Board of Review by writing to:

Chairman,
Board of Review,
Room M1-57
Ministry of Community and Social Services,
Queen's Park,
Toronto, Ontario.

Family Benefits Handbook

The Ontario Ministry of Community and Social Services has prepared a detailed booklet called "Your Family Benefits Handbook", which is an excellent guide to use. To obtain a copy write or phone the Ministry at address #2 on page 51.

MUNICIPAL ASSISTANCE

Persons who require emergency or temporary aid because of unemployment, illness or other distress may obtain assistance from the social services or welfare office of the municipality in which they live. (See address #3 on page 51.) The municipal authorities may grant a living allowance and special items of assistance.

Allowances are paid to the following individuals and persons with dependents when in financial need:

1. a person 16 or older, who is unemployed or partially employed, and who is actively seeking a full-time job.
2. a woman with dependent children who lacks the principal family provider. This may be a woman who is deserted, divorced, widowed, separated, or unwed. She may be employed full time and still be eligible, if she is in financial need.
3. a foster parent, for a foster child.
4. a person 16 or older, who is sick or disabled as certified by a doctor.
5. a person who is elderly. There is no age requirement. (S)He may be working full-time and still be eligible, if his advanced years are a factor in keeping his income low.

6. a single person or a mother with dependent children who is unemployed because (s)he is attending a public or high school.

The only residence requirement is that the person must be a permanent resident of Ontario at the time of application, and a landed immigrant or Canadian citizen. For specific information about how Municipal Assistance applies to immigrants, see below.

The test of need is on an individual budget basis similar to the Family Benefits program. However, the amount of assets allowed is up to the welfare administrator. The amount of the allowance is somewhat less than under Family Benefits.

Nursing home costs for persons in private licensed nursing homes, if they are not covered by OHIP's Extended Health Care (see p. 31) and if they are unable to afford the full charge, may be paid by the municipality. A further pocket allowance of \$25 monthly also may be given to the resident.

Special assistance to any person in need is issued at the discretion of the municipality. This includes such items as drugs prescribed by a physician; dental services; optical services; prosthetic appliances, such as eye glasses; travel and transportation; funerals and burials; and vocational training.

Supplementary aid may be paid by a municipality to a recipient of other governmental allowances (such as Family Benefits or Old Age Security) to meet the cost of extraordinary needs.

BOARD OF REVIEW

If a person feels (s)he is entitled to assistance and has been found ineligible or found not to qualify financially, or if (s)he is not receiving all the benefits (s)he is entitled to, (s)he can request a hearing by writing to:

Chairman,
Board of Review,
Room M1-57,
Ministry of Community and Social Services,
Queen's Park, Ontario.

HOW WELFARE ASSISTANCE APPLIES TO IMMIGRANTS

The Family Benefits Act (Provincial Assistance) and the General Welfare Assistance Act (Municipal Assistance) do not specifically state that the Acts apply differently to immigrants; however in the practical application of the Acts the following is often the case:

Independent immigrants are generally eligible for benefits under both Acts. Sponsored and nominated immigrants, however, sometimes have difficulty receiving these benefits. It is a general practice that a sponsored or nominated immigrant is not eligible for these benefits unless the sponsorship has been broken (for example, if a sponsor has become unemployed or ill or moved to another part of the province or country, the sponsorship is considered broken).

PROVINCIAL INTERPRETATION

In the practical application of the Family Benefits Act (provincially administered) the sponsor is deemed to be responsible for the sponsored immigrant for five years. After that the immigrant would then be eligible for Family Benefits assistance.

MUNICIPAL INTERPRETATION

In the practical application of the General Welfare Assistance Act (municipally administered), the sponsor is deemed to be responsible for the immigrant for an indefinite period of time.

RIGHT TO APPEAL

The important thing to remember is that anybody can appeal a decision if he has been refused benefits under either Act. If the applicant for benefits who has been refused wants to appeal, he can do so by writing the Board of Review of the Ontario Ministry of Community and Social Services (see address above) and stating that he has been refused benefits and that he would like to present his case to the Board of Review for re-consideration. This procedure is followed for both provincial and municipal assistance.

WAR VETERANS ALLOWANCES

Veterans of the Canadian, Commonwealth and Allied forces may obtain the benefits of the War Veterans Allowance Act if their war service, age (or incapacity), residence and income meet the requirements of that Act. The widows and orphans of such veterans may also be eligible.

WAR SERVICE AND RESIDENCE

A Canadian veteran is eligible if he

- (a) served in a theatre of actual war, or
- (b) is in receipt of a pension for war-time disability, or
- (c) served without territorial limitation in both World Wars, and was honorably discharged from the last enlistment in each, or
- (d) served at least 365 days in the United Kingdom during World War I and prior to November 12, 1918, or
- (e) served in the United Nations Forces in Korea.

A veteran of a Commonwealth or an Allied force must have the service or pension status as described above in (a), (b), (c), or (d), and have been domiciled in Canada when he joined such force; or he must have the service or pension status as described in (a) or (b), or in (c) (if he served in a Canadian force in World War II), and have resided in Canada for at least 10 years.

Eligibility for a widow or orphan must flow from the service eligibility of the veteran concerned.

AGE OR INCAPACITY

An allowance may be awarded to a male veteran at age 60, to a female veteran or widow at age 55, or to either at an earlier age when the applicant, in the opinion of the District Authority,

- (a) is permanently unemployable because of physical or mental disability, or
- (b) is, because of physical or mental disability or insufficiency combined with economic handicaps, incapable and unlikely to become capable of self-maintenance.

ANNUAL INCOME CEILINGS AND MONTHLY RATES

Eligibility to receive War Veterans Allowance also depends upon the income of the applicant. The amount of War Veterans Allowance awarded in any Allowance Year, when combined with the recipient's assessable income from other sources, may not exceed the relevant annual income ceiling, as specified below:

Recipient at "single" rate	\$2,293.68
Recipient at "married" rate	\$3,926.52
One orphan	\$1,322.16
Two orphans	\$2,161.68
Three or more orphans	\$2,767.20

When a WVA recipient or his spouse is blind, the income ceiling is increased by \$120 a year.

For a recipient of War Veterans Allowance at the "single" rate, the maximum monthly allowance is \$151.14, and for a recipient at the "married" rate, it is \$257.21. The monthly rate for one orphan is \$86.18, for two orphans \$151.14, and for three or more orphans the rate is \$203.60. An additional supplement for those with special circumstances as to income and living expenses may be available. This would bring the total to \$191.14 for the "single" and \$327.21 for the "married" rate.

The WVA Act now provides for rates and ceilings to be automatically adjusted on January 1st of each year, in accordance with changes in the Consumer Price Index.

Recipients with income from farms, boarders, roomers, and like sources, should ask the District Authority concerned for the information pertinent to the calculation of such income.

The incomes of both the recipient and his spouse are taken into account; and the recipient must report all earnings and changes in income of his spouse, as well as his own, to the District Authority concerned (see page 46).

EXEMPT INCOME

Certain specified benefits such as attendance allowance, additional pension paid on behalf of children, social assistance paid on behalf of children, and casual earnings from any employment up to \$1,000 a year for "single" recipients and \$1,500 for "married" recipients, are not assessed as income for WVA purposes.

Old Age Security Pension and Guaranteed Income Supplement benefits are partially exempted for WVA purposes. For a WVA recipient at the "single" rate, also in receipt of these benefits, this exemption totals \$15 monthly. For a recipient at the "married" rate, where both spouses are receiving these benefits, this exemption totals \$30 monthly.

NON-RESIDENT RECIPIENTS

War Veterans Allowance may be paid to an eligible person who leaves Canada if, on the day he leaves, he

- (a) is a recipient of an allowance; and
- (b) has resided in Canada for twelve months immediately preceding.

Recipients who plan to move abroad, or to visit abroad for extensive periods should so inform the District Authority in advance.

Inquiries from persons living abroad should be directed to the Foreign Countries District Authority, Department of Veterans Affairs, Billings Bridge Plaza, Bank Street and Riverside Drive, Ottawa, Ontario, Canada, K1A 0P5.

N.B. The applicant should provide original birth certificates for himself, his spouse, and children, as well as marriage certificate and military discharge papers.

CIVILIAN WAR ALLOWANCES

Subject to certain conditions of length and area of service, certain groups of civilians, who served in close support of the Armed Forces, are eligible for allowances similar to those of the War Veterans Allowance Act. These groups are:

- Canadian Merchant Seamen of either War;
- Non-Canadians who served in Canadian merchant ships in either War;
- Canadian Voluntary Aid Detachment of World War I;
- Canadian Fire Fighters of World War II;
- Canadian Overseas Welfare Workers of World War II;
- Canadian Trans-Atlantic Air Crew of World War II;

and

- Newfoundland Overseas Forestry Unit of World War II.

The rules respecting financial, domestic and residential circumstances for WVA applicants and recipients also apply to CWA applicants and recipients; and information and application forms are available through the same sources.

GENERAL INFORMATION

Persons who served with the enemy forces during World War II are not eligible for the allowances.

Veterans who are WVA recipients, or who would be but for Old Age Security and Guaranteed Income Supplement payments, are eligible for free treatment in Canada for any condition. CWA recipients who served in one or another of the several services are also eligible, as are those who would be CWA recipients but for OAS and GIS payments.

Requests for additional information or application forms should be made to the appropriate District Offices of the Department of Veterans Affairs, listed below, or to The Secretary, War Veterans Allowance Board, Ottawa, Canada, K1A 0P4.

DISTRICT OFFICES

Billings Bridge Plaza
Riverside Drive & Bank St.
Ottawa, Ont. K1A 0P5

Dominion Public Bldg.
185 Ouellette Ave.
Windsor, Ont.*

New Federal Bldg.
Clarence St.
Kingston, Ont.*

Federal Bldg.,
Worthington and Ferguson Sts.
North Bay, Ont.

Global Bldg.
480 University Ave.
Toronto, Ont. M5B 1V4

Public Bldg.
33 South Court St.
Thunder Bay, Ont.*

National Revenue Bldg.
Main and Caroline Sts.
Hamilton, Ont.

Canada House
Trafalgar Square
London, Eng.
SW1A 2JB

Royal Bank Bldg.
383 Richmond St.
London, Ont.

*Sub-offices without district authorities.

SERVICES FOR SENIOR CITIZENS

RESIDENCES

For some men and women 60 years or older, ill health and advancing age, as well as other factors make normal family living difficult. Modern homes for the aged, operated by municipalities throughout Ontario, offer the physical comforts of a family home, attentive care in pleasant surroundings and programs of recreation and therapy.

Separate accommodation is provided for:

- (a) Those who require everyday residential care and attention.
- (b) Those who require physical nursing care but do not require hospital treatment.
- (c) Those suffering from the effects of senility.

Application is made to the local welfare administrator, municipal clerk, or the residence itself. For further information or to apply, see address #4 on page 51. Residents pay what they are able to; operation and maintenance costs are subsidized by the government.

Other homes for the aged are operated by religious, fraternal and benevolent organizations. These are non-profit homes assisted and supervised by the Ontario Government under The Charitable Institutions Act. Fees are charged to residents according to their ability to pay. Such homes for senior citizens are located in many Ontario centres and application is made for admission to the local organizations. For a list of these organizations see address #5 on page 51.

RECREATIONAL CENTRES

Recreational centres for elderly people living in the community offer them a special place to gather for friendship, information and recreation. Private organizations and municipalities have opened senior citizens' centres in various localities. For a list of these centres see address #6 on page 51.

The Office on Aging—Homes for the Aged Branch, Ontario Ministry of Community and Social Services (see address #2 on page 51) provides grants and general consulting services on how to start a senior citizens' centre and assistance in planning programs for the elderly. For further details contact the above mentioned office.

PENSION PLANS

Three pension plans in Canada have been designed to supplement each other: The Canada Pension Plan, the Old Age Security plan, and the Guaranteed Income Supplement plan.

Old Age Security and Guaranteed Income Supplement

Old Age Security is paid by the Federal Government at the rate of \$100.00 a month to all persons who meet the age and residence requirements. The age at which Old Age Security pensions become available is now 65 and the basic residence requirement is ten years in Canada immediately preceding the approval of the application for the pension. Pensioners who have little or no other income may qualify for the Guaranteed Income Supplement. Eligibility is based on income computed in accordance with the Income Tax Act. In the case of a married couple, the combined income is taken into account in determining entitlement. The maximum supplement payable is reduced by \$1 monthly for every \$2 of income above the Old Age Security pension.

The maximum monthly supplement for a single person or a married person whose husband or wife is not yet a pensioner is \$78.14. The maximum for a married couple who are both pensioners is \$62.30 each. A single pensioner whose income in 1972 was less than \$1704 is eligible for a supplement for the fiscal year April 1973 to March 1974. A married couple whose combined 1972 income was less than \$3024 is eligible for a supplement. A married pensioner whose husband or wife is not yet a pensioner, and whose combined 1972 income was less than \$4608, is eligible for a supplement for the fiscal year April 1973 to March 1974.

Where a pensioner or the pensioner's husband or wife retired in 1972, or expects to retire in 1973 or in the early part of 1974, or has a reduction in retirement income, the supplement payable may be based on an estimate of income after retirement instead of the 1972 income.

When a pensioner leaves Canada he may continue to receive his pension indefinitely if he has resided in Canada for a total of 20 years after 18. If not, he is paid for only the month of departure and for an additional six months. Payment is then suspended until the pensioner returns to Canada.

The Guaranteed Income Supplement is paid for only the month of departure and for six additional months when a pensioner leaves Canada. Payment is then suspended until the pensioner returns to Canada.

Benefits payable under the Old Age Security Act will be increased in April each year if there is a rise in the cost of living. The basic pension of \$100 under the Old Age Security Act is payable in addition to the retirement pensions provided by the Canada Pension Plan, and benefits under the Canada Pension Plan are payable over and above Old Age Security pension. An Old Age Security pensioner is entitled to the Old Age Security pension whether or not he keeps

on working and regardless of his earnings or other income. It is only the Guaranteed Income Supplement which may be affected by earnings and other income.

The Guaranteed Income Supplement program is administered in conjunction with the Old Age Security pension program. An application for the supplement is sent to each person when he begins to receive the Old Age Security pension and in January of each year to those persons in receipt of a supplement. Entitlement is reassessed each year on the basis of income in the preceding year. A person in receipt of a supplement must reapply each year if he wishes to continue to receive a supplement. Application forms for Old Age Security are available at any post office. For further information about Old Age Security or the Guaranteed Income Supplement contact the Department of National Health and Welfare, Old Age Security, at address #10 on page 51.

Canada Pension Plan

The Canada Pension Plan enables people who work in Canada to make financial provision for their retirement and to protect themselves and their dependents or survivors against loss of income in the event of the disability or death of the head of the family. This benefit, along with the Old Age Security pension (see page 47), constitutes a basic income for retired workers. See next section for details.

CANADA PENSION PLAN

The Plan is universally applicable throughout Canada, except in the Province of Quebec where a comparable pension plan has been established. The Canada and Quebec Pension Plans are closely co-ordinated and operate virtually as a single program. Together, they cover almost all members of the labour force in Canada.

Benefit credits accrued under the Canada or Quebec Plans are portable throughout Canada. A contributor who may have worked in Canada for more than one employer during his lifetime or who may be self-employed for all or part of his working life will accumulate pension credits regardless of where he may work in Canada. In addition, benefits under the Plan are payable to beneficiaries whether or not they live in Canada.

WHO MUST PARTICIPATE

Every contributor to the Plan must have a Social Insurance Number so that his pensionable earnings may be accurately recorded for benefit purposes.

To participate in the Plan, a person must be between the ages of 18 and 70 and earn more than \$600 yearly as an employee, or at least \$800 if he is self-employed. As of 1973, contributions are made on earnings between \$600 and \$5,600 in the case of both employees and self-employed persons. Employees and employers contribute at the rate of 1.8 per cent, while the self-employed contribute at the rate of 3.6 per cent. No contributions are to be made by persons while they are receiving disability pensions under the Canada Pension Plan.

TYPES OF BENEFIT

Benefits are classified under three main headings:

1. Retirement Pensions;
2. Survivors' Benefits, consisting of:
 - (a) a widow's pension,
 - (b) a disabled widower's pension,
 - (c) orphans' benefits, and
 - (d) a lump sum death benefit;
3. Disability Pensions for contributors, with additional benefits for their dependent children.

CONTRIBUTIONS

Although contributions are made on annual earnings between \$600 and \$5,600, benefits are calculated on total earnings up to that maximum. That is, while contributions are not paid on the first \$600 of annual earnings, that amount is nevertheless included in the calculation of benefits.

The earnings-related component of the benefit which a person is entitled to receive under the Canada or Quebec Pension Plan is based on the contributor's average pensionable earnings during his contributory period. Before this average is calculated, however, all earnings are adjusted in line with the average of the maximums on pensionable earnings during the benefit year and the preceding two years. Thus, when a benefit first becomes payable, the earnings on which it is based are related to the average of the maximum on pensionable earnings at that time rather than to the maximum when the earnings were received.

From 1970 to 1975, the figure of \$5,600 is to be adjusted upward in line with changes in the Pension Index which, in turn, is based on the Consumer Price Index. Beginning in 1976, the maximum pensionable earnings for each year will be adjusted in accordance with changes in the Earnings Index which will reflect changes in average wage and salary levels in Canada.

RETIREMENT PENSIONS

Retirement Pensions are payable to contributors who have retired from regular employment at the age of 65. In the case of contributors who have reached 70 years of age, retirement pensions are payable regardless of whether they are retired and regardless of their earnings from employment or self-employment.

If a person takes his pension before reaching the age of 70, he is permitted to earn wages or salary from employment up to \$960 a year without having his net Canada Pension Plan retirement pension reduced. (Investment income and any other income which is not wages or salary from employment is not relevant in this connection.) For every dollar he earns between \$960 and \$1,600 his pension is reduced by 50¢ a year. For every dollar he earns above \$1,600 his pension is reduced by \$1 a year. However, no reduction is made in his monthly pension for any month in which his earnings are \$80 or less. For further information and details about Retirement Pensions contact the Department of National Health and Welfare at address #7 on page 51. (At current rates, a man who has paid the maximum contribution rates over the past eight years would receive about \$80 a month.)

SURVIVORS' BENEFITS

Survivors' Benefits will be paid to or on behalf of the survivors of a deceased contributor who has made contributions for a minimum qualifying period, which is three years for those whose benefits commence before 1975.

WIDOW'S PENSION

A woman who is widowed between ages 45 and 65 is entitled to a Widow's Pension consisting of a flat-rate component (\$28.15 a month in 1973), plus 37½ per cent of the current value of her husband's Retirement Pension. The flat-rate component is equal to \$25 multiplied by the ratio of the Pension Index for the year in which the contributor dies to the Pension Index for 1967. Should her husband not be in receipt of a Retirement Pension at the time of his death, such a pension is calculated in a prescribed manner for the purposes of computing the amount of the Widow's Pension.

If a woman is widowed under age 45, the same pension is paid provided she has dependent or disabled children of the deceased contributor in her care or is herself disabled. If she does not meet any of these requirements, her pension is reduced by an amount equal to 1/120 for each month she is less than 45 at the time of her husband's death. Accordingly, if a woman is widowed at age 35 or less, and has no dependent or disabled children and is not herself disabled, she will not be entitled to a Widow's Pension until she reaches 65 years of age, unless she becomes disabled in the meantime.

A widow aged 65 or over receives a Widow's Pension equal to 60 per cent of her husband's Retirement Pension. This is true for a widow regardless of her age at the time her husband died or regardless of whether or not she was receiving a Widow's Pension before she became 65. Again, if her husband was not in receipt of a Retirement Pension at the time of his death, one is calculated in a prescribed manner in order to compute the amount of the Widow's Pension.

Women who receive Widow's Pensions may also have contributed to the Canada or Quebec Pension Plan themselves and consequently may be entitled to Retirement or Disability Pensions in their own right. In such cases, the Widow's Pension is combined with the other pension, in accordance with a prescribed formula, but the combined total cannot exceed the maximum Retirement Pension payable under the Act.

ORPHAN'S BENEFITS

Orphan's Benefits are payable on behalf of a deceased contributor's unmarried, dependent children. The rate for each of the first four children is equal to the flat-rate component of the widow's pension described above (i.e. \$28.15 per month for 1973). When there are more than four children, the total of their benefits, which is divided equally among the children, is the sum of \$28.15 for each of four children and half of that amount for each child in excess of four. Benefits are payable until the child reaches age 18, or up to the age of 25 years if that child continues to attend school or university full time.

DISABLED WIDOWER'S PENSION

A Disabled Widower's Pension is payable where a widower is disabled and has been wholly or substantially dependent on his wife for financial support at the time of her death. The test of disability is the same as that described below for a person who claims a Disability Pension and the pension formula is the same as that for a disabled widow.

When a contributor dies, a lump sum Death Benefit equal to six times his monthly Retirement Pension will be

paid to his estate. This benefit is subject to a maximum of 10 per cent of the maximum pensionable earnings for the year of death which, for 1973, would mean a Death Benefit not exceeding \$560. Should a contributor not be in receipt of a Retirement Pension at the time of his death, a calculation is made in a prescribed manner for purposes of establishing the amount of the Death Benefit. For further information and details about Survivor's Benefits contact the Department of National Health and Welfare at address #7 on page 51.

DISABILITY PENSIONS

Disability Pensions under the Canada Pension Plan became payable for the first time in 1970. A contributor is considered to be disabled if he has a physical or mental disability that is severe, in the sense that he is incapable regularly of pursuing any substantially gainful occupation, and prolonged, in the sense that the disability is likely to be long, continued and of indefinite duration or liable to result in death. This will be determined by an assessment of the contributor's disability including employability. Disability Pensions, plus benefits for the dependent children of disabled contributors, are available provided contributions have been made to the Plan for the required minimum period, which is for five years in the case of contributors whose Disability Pensions will commence before February, 1976.

The amount of the Disability Pension consists of a flat-rate payment equal to the flat-rate component of a widow's pension or to the orphan's benefit, plus 75 per cent of what the contributor's monthly Retirement Pension would have been had he become entitled to such a pension when his Disability Pension commenced. Benefits are payable on behalf of a disabled contributor's dependent children at the same rates and under the same circumstances as the orphan's benefits mentioned above.

All monthly benefits being paid are adjusted upwards annually if the changes in the Pension Index warrant it. Benefits in payment in 1967 were increased by two per cent effective January 1968 with further two per cent increases in January 1969, 1970, 1971, 1972, and 1973.

APPEALS REGARDING CONTRIBUTIONS

Any contributor or beneficiary under the Plan has the right to appeal decisions with which he is dissatisfied. Appeals by employees and employers regarding coverage and contributions are first made to the Minister of National Revenue and, if the individual is not satisfied with the Minister's decision, he may appeal to the Pension Appeals Board whose decision is final. For specific information about appeal procedures, contact the Minister of National Revenue at address #8 on page 51.

Self-Employed Persons

For self-employed persons, appeals with reference to the assessment of their earnings for Canada Pension Plan purposes are treated in the same way as appeals under the Income Tax Act. For specific information about appeals procedures, contact The Federal Income Tax Information Office at address #9 on page 51.

APPEALS REGARDING BENEFITS

With respect to benefits, there is a three-stage appeal procedure; first, to the Minister of National Health and Welfare; secondly, to a Review Committee; and thirdly, to the Pension Appeals board whose decision is final. For specific information about these appeal procedures contact address #7 or #8 on page 51.

ADMINISTRATION

The Minister of National Health and Welfare is responsible for the administration of all parts of the program except coverage and the collection of contributions, which come under the jurisdiction of the Minister of National Revenue. The Unemployment Insurance Commission is responsible for the assignment of Social Insurance Numbers and for the maintenance of the central index. The Department of Finance is responsible for the administration of the Canada Pension Plan Account and the Canada Pension Plan Investment Fund. The office of the Comptroller of the Treasury, in addition to its statutory responsibility, is providing assistance to the Department of National Health and Welfare in the operation of the electronic data processing service which is required to maintain the Records of Earnings of contributors and to calculate benefits payable under the Plan. The Chief Actuary, Department of Insurance, is responsible for the preparation of reports on the future financial progress of the Plan and on the effect on the Fund of proposed amendments to the Plan.

SERVICES FOR CHILDREN

CHILD PROTECTION AND ADOPTION

Some children need protection and help because of their parent's temporary or permanent inability to care properly for them.

Each area of the province is covered by a Children's Aid Society operating under the terms of The Child Welfare Act. Each of the societies is governed by a board of directors and employs its own staff. The aim of the societies is to leave the child with his parents wherever possible and improve the home situation by guidance and counselling and other services. For a list of Children's Aid Societies in this area see address #11 on page 51.

If children must be taken into care they are placed in temporary foster homes or treatment institutions until they can be safely returned to their parents or adopted. The Societies also advise and protect unmarried mothers before and after childbirth. They have a general responsibility for the welfare of children.

Adoption of children is made permanent by a Court Order following the consent of the natural parent or of the provincial Director of Child Welfare. Persons wishing to adopt should contact one of the Children's Aid Societies listed under address #12 on page 51. Persons wishing to bring children from another country should also seek the advice and help of their Children's Aid Society. See also page 118 of the section on immigration.

CHILDREN'S RESIDENCES

Boys and girls unable to remain in their own or a foster home may be temporarily treated or cared for in a variety of children's institutions or group homes for normal, retarded or disturbed children. For further information contact address # 13 on page 51.

SERVICES FOR UNMARRIED MOTHERS

Such services offer unmarried mothers shelter, care, guidance and a place to recuperate.

These services are operated by charitable organizations with the approval, supervision and financial support of the Provincial Government. For a list of services and for further information see address #14 on page 51.

DAY NURSERIES

Day nurseries serve two purposes. They assist working mothers by providing day care for children up to ten years of age and they give an educational opportunity to the child. There are developmental centres for retarded children as well.

The majority of nurseries are privately run; others are established and supported by municipalities or associations for the mentally retarded. Persons unable to pay the full fees may be assisted by the municipality to provide care. All nurseries are licensed and supervised by the Day Nurseries Branch of the Ontario Ministry of Community and Social Services. For further information about obtaining a licence for a day nursery or to obtain a list of day nurseries contact the Ministry of Community and Social services at address #15 on page 51.

ONTARIO LEGAL AID PLAN

The purpose of the Ontario Legal Aid Plan is to ensure that no resident of Ontario is denied the services of a lawyer because of the lack of money.

This legal representation is available in criminal cases and appeals and most civil actions. Applications for service may be made to the local Area Director (see address #16 on page 51) or through any lawyer in the Province.

The test for Legal Aid is based on the "need" of the applicant and not on an arbitrary "means". The local Area Director, on receipt of the report from the Ministry of Community and Social Services, will issue either a free certificate or a certificate requiring part or full payment of all Legal Aid costs.

When a certificate is issued it may be taken to any solicitor who is on the Legal Aid Panels. Further information may be obtained from any one of the 46 local Area Directors in the Province or from the Provincial Director's office at 123 Edward Street, Toronto, telephone 366-8655. See also page 103.

OTHER SOCIAL SERVICES

VISITING HOMEMAKERS AND NURSES

The services of a trained homemaker are available to families when the mother is absent or unable to manage the household. Elderly, handicapped and convalescent persons also benefit from this housekeeping and care service provided in their own homes.

The visits of a registered nurse can be arranged if nursing attention is needed. Municipal welfare administrations may supply homemakers and nurses services to those unable to afford the cost. For organizations providing these services contact the Ministry of Community and Social Services at address #17 on page 51. See also section 'Health', page 40.

VOCATIONAL REHABILITATION SERVICES

The purpose of these services is to restore handicapped persons to gainful employment.

Physically and mentally handicapped persons are assessed in order to determine the nature of their disability and type of service required. Medical treatment is provided to reduce or remove their disability. Counselling helps the individual choose some type of work that he can do. Training is arranged as part of a school program or on-the-job experience. After training, the person is assisted to find satisfactory work in a new, independent career.

Besides payment of medical, transportation, equipment and training costs, a person may receive a living allowance during the rehabilitation period.

For further information and a list of vocational rehabilitation centres contact address #17 on page 51. See also page 40 of this Handbook.

FAMILY COUNSELLING SERVICES

The purpose of these services is to provide counselling to families to assist them in such areas as financial management, family and marital problems. This is achieved through individual and family counselling, and the utilization of appropriate community resources. For list of family counselling and credit counselling agencies see address #18 on page 51.

EDUCATION

The Government of Ontario is constitutionally responsible for education within the Province. The Ministry of Education is responsible for elementary and secondary education, and the Government also contributes heavily from the Provincial Treasury to the support of post-secondary and university education through the Ministry of Colleges and Universities, which will be discussed beginning on page 54.

THE SCHOOLS

The public elementary and secondary schools in Ontario are non-sectarian and free to all children and young people resident in the Province who are able to profit from instruction. These schools are operated by elected bodies known as public school boards (in charge of elementary schools only), or boards of education (in charge of both public elementary and secondary schools). See address #2 on page 70 for local school boards.

ROMAN CATHOLIC SEPARATE SCHOOLS

For a great many years, Ontario has had an arrangement which permits Roman Catholic parents (who choose to do so) to send their children to a Roman Catholic separate school (where one exists). Separate schools are operated by Roman Catholic separate school boards (see address #2 on page 70), which are elected in the same manner as public school boards. The schools offer virtually the same educational program as the public schools, but the classes include instruction in the Catholic faith.

All property taxpayers in Ontario are basically supporters of the public elementary and secondary school system, but Roman Catholic parents, or other Roman Catholic citizens, either owners or renters of property, by making a declaration to the clerk of the municipality of their desire to support a separate school, may have their school taxes paid to the separate school board, instead of to the support of the public schools. Separate schools are elementary in character, and their supporters, along with all other property tax-paying citizens, pay school taxes for the support of the public non-sectarian secondary schools. Provincial elementary school grants are paid to the separate school boards on the same basis as to the public school boards.

PRIVATE SCHOOLS

Ontario has about 285 private schools, and parents who can afford to do so may send their children to these schools. The schools do not receive provincial grants in any form, and parents sending their children to private schools are not excused from paying the usual school taxes for the public system. Private schools are registered with the Ministry of Education, and on their request may be inspected by the Ministry. Sufficient supervision is given these schools to ensure that the educational standard does not fall below an acceptable level.

COMPULSORY ATTENDANCE

School attendance is compulsory in Ontario from the ages of six to sixteen. Parents are required by law to ensure that their children in that age group are receiving an education approved by the Minister of Education, either in a regular school or in a private school or elsewhere. Children who are six years of age between January 1 and December 31 of any year are required to start their first year on the first day of school in September. This is regularly the day after Labour Day.

SCHOOL OBJECTIVES IN ONTARIO

The objective of the Ontario school system is to provide equal educational opportunity for all children and young people according to their ability to profit from it. The elementary schools provide a basic education which on the average takes between seven and eight years to complete. Children with higher ability than the average may cover the courses in less time. In Ontario, in 1971, 98.6 per cent of all the children aged nine (Grade 3) were attending school.

KINDERGARTENS

Outside the limits of the compulsory attendance period, it is, of course, quite in order to attend school. Many Ontario elementary schools have kindergartens, prior to the first year of school, which will accept children in September who are five years of age, or will be before the end of the calendar year. An increasing number of what are officially called junior kindergartens, for four-year-olds, are being opened. (These are usually called nursery schools when privately operated). These classes provide a type of organized play which is intended to prepare the child for the challenge of some basic learning skills, as well as to accustom him to the routine of school attendance and to enable him to gain a measure of social confidence in relationships with other children. For further information about nursery schools contact address #1 on page 70.

ELEMENTARY SCHOOL PROGRAMS

The elementary school program has always been practical in character, and in the early period of the system the emphasis was on reading and spelling, writing and arithmetic, so that the pioneers and their children could buy and sell, figure and keep records. For many years the memorization of facts was the basic element of the curriculum. Around the end of the last century, handwork, now called industrial arts and home economics, was introduced into the program, and the learning of facts was broadened into an effort to understand the world. Almost all schools now have well equipped libraries. French and English as second languages are taught in many schools, and in areas where it is needed, teaching is done in both languages in bilingual schools. Special classes for the teaching of English to immigrants are discussed elsewhere.

Although books remain a major element of the learning process, the modern Ontario school uses many other tools of teaching, including community resources, television, class trips and individual and class projects. Many urban school boards now own some rural land at which natural science is taught in the open air.

SPECIAL EDUCATION

In the early 1920's, a movement began to facilitate the education of children with mental and physical handicaps, which is now a strong feature of Ontario elementary education. The hard of hearing and those with poor sight, the perceptually handicapped, the emotionally disturbed and those with several other types of handicaps are given a great opportunity in the programs of many schools. The retarded are now in schools run by school boards and noteworthy progress has been made in this field. Elementary school children in the 1970's are given a better opportunity than any of those in earlier generations were able to enjoy. For a list of schools in this area, see the Appendix to this section (page 70).

SECONDARY SCHOOLS

Beyond the age of 16, it is assumed that students motivated toward study will voluntarily continue to the end of secondary school, and, if possible into post-secondary or university education.

Ontario secondary schools were formerly classified in function. High schools and collegiate institutes were oriented to arts and sciences, such as languages, literature, mathematics and science; technical high schools offered many courses in various trades, and commercial or vocational schools, mainly office skills and business methods. Many of these schools, which were chiefly located in the larger cities, are still in use.

More common in recent decades are the composite high schools, which include all three forms of education under

the same roof, thus being able to offer a wide variety of options, according to the taste and aptitude of the student. These schools are now to be found in most parts of the Province, both in cities and in rural areas.

Although the ratio of secondary school attendance to the secondary age-group is somewhat lower than in the compulsory period, there is still a good overall retention of students at secondary schools. Part of this is due to the expansion of the good roads system, and the transportation of students to central schools by bus, even in winter time, thus offering rural young people the same educational opportunity as those in the cities.

SECONDARY SCHOOL PROGRAMS

The full period of schooling in Ontario covers thirteen years, not counting the possible pre-school kindergarten experience. On the average, the secondary school program takes either four or five years. The four-year program leads to the Secondary School Graduation Diploma, and the five-year program to the Secondary School Honour Graduation Diploma. The latter is required for admission in most universities in this Province.

THE CREDIT SYSTEM

To earn a Secondary School Graduation Diploma, a student must acquire a minimum of 27 credits. A credit is given on "the successful completion of a course containing work that would normally be completed after 110 or 120 hours of scheduled time." (The number of hours is the classroom time involved when a subject is given a conventional 40-minute period each day throughout the school year).

The 27 credits are ordinarily earned after four years in a secondary school. These requirements are based on two primary principles: (1) Every student should have some exposure to each of the major fields of human knowledge; (2) at the same time, each student should have the greatest possible opportunity to follow a program that furthers his personal interests and aspirations. To meet these two aims, each secondary school is required to group its courses into four categories:

(a) **Communications**—"Studies that are primarily concerned with man's interchange of thought and with all modes of human expression." Examples: English, data processing, drafting, français, German, Latin, shorthand.

(b) **Social and Environmental Studies**—"Studies that are primarily concerned with man's unique nature and his interaction with his environment and his fellows." Examples: economics, geography, history, retail merchandising, people and politics, world religions.

(c) **Pure and Applied Sciences**—"Studies and related skills that are primarily concerned with the properties of matter and energy, the conditions of their interaction, and the application of this understanding to the solution of practical problems." Examples: elements of technology, horticulture, industrial arts, mathematics, sciences, space and man.

(d) **Arts**—"Studies concerned with the aesthetic nature of man and the creative expression of that nature." Examples: arts, floriculture, graphic arts, music, physical and health education, screen education, theatre arts.

To ensure a well-rounded high school education, all students must earn at least three credits in each of these four categories (making a total of 12 credits). The remainder of the 27 credits required for a Secondary School Graduation Diploma may be earned by choosing subjects from any of the four categories. (A great many more subjects than those mentioned above are available. They are listed in the Ministry of Education pamphlet, H.S.1, or may be discussed in any secondary school).

Considerable involvement of the student, the student's parents, and the principal of the secondary school in choosing courses is expected to ensure that the program chosen is not only of direct interest to the student, and likely to serve his long-term educational interest, but will remain challenging and require effort.

SECONDARY SCHOOL HONOUR GRADUATION DIPLOMA

The Secondary School Graduation Diploma is now the basic graduation document, and replaces the different ones formerly awarded. Most universities still require a level of attainment equivalent to the former Grade 13 standard, and for students intending to go on to university the Secondary School Honour Graduation Diploma is also offered. It requires an additional six credits which reach an approved standard of difficulty—called "honour diploma level work." It usually takes an extra or fifth year to complete these credits. The old Grade 13 final examination has been discontinued.

POST-SECONDARY EDUCATION

There is a wide variety of post-secondary education in Ontario, but most post-secondary education would be included under three main classifications:

1. Full-time study in a degree-, diploma- or certificate-granting institution.

2. Adult education (evening extension courses).
3. Occupational retraining and up-grading programs (see section on Employment-Job Training Programs).

POST-SECONDARY INSTITUTIONS

The Ontario Ministry of Colleges and Universities (address #3 on page 70) has published an excellent guide to educational opportunities beyond the secondary school level entitled "Horizons", from which the following information is taken.

In Ontario most post-secondary institutions are of the following types:

1. Universities and affiliated colleges (degree-granting institutions).
2. Ryerson Polytechnical Institute (degrees and diplomas).
3. Colleges of applied arts and technology (diplomas, certificates, adult retraining, apprenticeship).
4. Teacher-training institutions (teachers colleges and faculties of education).
5. Nursing and nursing assistant schools.
6. Ontario College of Art.
7. Colleges of agricultural technology.
8. Accountancy schools.
9. Medical technology schools.
10. Royal Military College of Canada.
11. Canadian Memorial Chiropractic College.

GENERAL ADMISSION REQUIREMENTS

Undergraduate Studies at Universities

In general, universities require a Secondary School Honour Graduation Diploma (Grade 13) or equivalent, with an average of 60% or better. Students should be aware, however, that the minimum requirement of 60% does not guarantee admission; that a higher average is expected of students who require two years to complete grade 13; that grade 13 applicants with a good standing are more readily accepted than those with a borderline average; that honours or four year degree programs normally require an average of 66% or better; and that for certain specialized professional courses with limited enrolment, an average of 70%-80% or better may be necessary.

Specific Grade 13 subject requirements vary according to the area of study selected, and students are advised to check carefully with their guidance counsellors concerning any possible changes in subject requirements affecting the current academic year.

Early confirmed admission may be offered before the end of the school year to students who have had a good standing in Grade 12 and an average of 66% or better in the first half of Grade 13, on condition that they maintain their standing and complete their year successfully. Candidates may also be expected to write appropriate achievement and aptitude tests administered through their secondary schools.

Immigrants whose command of English is questionable usually are required to take a test (the Michigan Test or other) to prove their proficiency in English. Each university or college will give more specific information. For information on classes which prepare people to take these tests, see page 69 (and address #16 on page 70).

Five universities and colleges—Carleton, Laurentian, Ottawa, Windsor, and Brescia girl's college (an affiliate of Western)—offer a preliminary year in lieu of Grade 13 for highly qualified Grade 12 graduates. Interested applicants should check with these universities concerning specific admission requirements. Brock University and Waterloo Lutheran University offer special summer sessions to excellent Grade 12 students recommended by their secondary schools.

Mature students, in their twenties or older, who are seeking admission to degree courses are assessed on their individual scholastic background and aptitude. Most universities require mature students to take an admission test.

Courses Requiring an Undergraduate Degree for Entry

The following programs of study leading to professional status or certification normally require an undergraduate degree as a prerequisite: business administration, elementary and secondary school teaching, and library science. Law, dentistry, and medicine require at least two years of university education and preferably an undergraduate degree. Both bachelor's and master's degrees are available in social work. The Ontario Institute for Studies in Education awards post-graduate degrees. It is also a research and development centre affiliated with the University of Toronto. One of its courses of study deals with adult education.

This is generally true in most universities in Ontario; however, there is always the exception to the rule, and it is advisable to check with individual universities and guidance counsellors to be sure.

Ryerson Polytechnical Institute

The minimum entrance requirement is an Ontario Secondary School Graduation Diploma (or equivalent) with 60% at the Grade 12 advanced or 70% at the Grade 12 general level, Grade 13 is required for admission to degree programs. For details contact:

Admission Office
Ryerson Polytechnical Institute,
50 Gould Street,
Toronto, Ontario.
595-5027

Colleges of Applied Arts and Technology

Applicants for admission to most of the three year diploma programs at the community colleges should have a satisfactory standing in a Grade 12 (year 4) program or the equivalent. For admission to most of the two year or shorter programs, the basic requirement is a Secondary School Graduation Diploma with 27 acceptable credits from any Ontario secondary school. Upgrading courses are provided for people 19 years of age or older who lack the necessary qualifications.

Immigrants whose command of English is questionable usually are required to take a test to prove their proficiency in English. Each college will give more specific information. For information on classes which prepare people to take these tests, see page 69.

For further information on admission requirements and courses, applicants should see the section on colleges of applied arts and technology on page 59 and consult the registrar of the college they wish to attend.

Ontario College of Art

Preference will be given to applicants with Grade 13 or equivalent, but all applicants must have a 60% average in Grade 12 and must pass a college admission test. See page 65 for details.

Royal Military College of Canada

Applicants must be male Canadian citizens between 16 and 21, single and physically fit, and must have Grade 13 standing in the required subjects. For information and application forms regarding the Regular Officers' Training Plan, interested persons should contact the nearest Canadian Forces Recruiting and Selection Unit listed in the telephone directory under Government of Canada, National Defence.

Nursing Schools

The minimum requirement for admission to schools of nursing is a Secondary School Graduation Diploma (Grade 12 or year 4) with good standing in at least two different credit courses in science. Nursing schools prefer—and many require—Grade 13 standing.

See the section on nursing on page 64 for details.

Nursing Assistant Schools

Applicants must be at least 17 years of age and provide evidence of successful completion of Ontario Grade 10 or the equivalent.

COST OF HIGHER EDUCATION TO THE STUDENT

Total Costs

Total costs for an eight month academic year at a post-secondary institution may vary from a few hundred dollars for a student nurse or for a student living at home and attending a community college to about \$1,700 to \$2,260 or more for a university student living on campus.

Other variations in fees and living cost are summarized in this section.

Annual Tuition Fees

Tuition fees, which normally represent only about one fifth of the actual operating cost of universities and colleges, may usually be paid in two instalments in September and January. The figures below show the minimum and maximum annual fees for different subject areas.

University Degree Programs

arts \$600-\$750
science \$600-\$750
commerce \$600-\$750
nursing \$557-\$679
physical education \$575-679
law \$636-\$760
engineering \$670-\$873
medicine \$630-\$875
dentistry \$791-\$825

Other Institutions

Ontario College of Art \$469
Community colleges \$250-\$300
Ryerson Polytechnical Institute \$424
Schools of nursing \$250
Nursing assistant programs \$150
Teachers' colleges \$585

Miscellaneous

Besides the basic student costs of board, lodging and tuition fees, incidental expenses such as laundry, clothes, personal needs and entertainment must be counted for a realistic estimation of the annual cost of a year at university or college.

FINANCIAL ASSISTANCE FOR POST-SECONDARY STUDENTS

On the average, two out of every five full-time post-secondary students in Ontario receive some financial assistance from the Provincial Government. A small number of able students who wish to proceed to university or college may qualify for scholarships and bursaries from private sources. Industrial and veterans' organizations and service clubs offer awards and scholarships for academic excellence in particular subjects. Most universities have entrance scholarships and a variety of endowment scholarships for students of outstanding academic achievement enrolling in specific colleges and programs. Further information about these awards and scholarships can be obtained from the high school guidance office, from university calendars, and from the Student Awards Officers of the various universities and colleges.

The provincial student aid program is specifically designed to help competent students from low income families who would like to continue their education but who would be unable to do so because of lack of money.

Ontario Student Awards Program (OSAP)

Under the Ontario Student Awards Program, the first responsibility for providing the necessary funds for post-secondary education rests with the student himself and with his family. Students are expected to have summer savings and parents are expected to contribute towards the student's educational costs according to an objective assessment of their income and the number of their dependents. Although there are provisions for special consideration, neither students nor parents can simply transfer their financial responsibility to the Province as a consequence of an arbitrary decision on their part.

Full-time students whose personal resources and family income are assessed as inadequate to meet the costs of post-secondary education may receive a combination award of loan and grant to make up the difference. The loan portion, which is negotiated through a bank or other approved lending institution, is guaranteed by the Federal Government and is provided interest free until six months after the student either completes or discontinues full-time studies. The grant portion, which is paid by the Province of Ontario, is non-repayable, provided the student completes his academic year. Awards over \$150 received from other sources are deducted from the grant portion of an Ontario Student Award.

The student's assessed resources include: a fixed sum for summer savings (\$300 for a high school student proceeding to a post-secondary institution), interest on bonds or bank accounts, monetary gifts, the resale value of any motor vehicle owned or operated by the student and an assessed parental contribution. After the total of these resources has been deducted from the estimated costs of a year at a college, university or public post-secondary institution a combination of loan and grant may be awarded to make up the difference. The minimum awarded is \$50. The maximum can be \$2,000 or more, depending upon actual educational costs. The loan portion can be repaid over a period of several years under terms negotiated between the student and his bank after graduation.

Who is Eligible

In order to qualify for OSAP assistance, a student must be accepted at an eligible post-secondary institution in a full-time program of studies of at least twenty-six weeks in duration, leading to a certificate, diploma, or degree. The student must clearly establish that he and his family are unable (as distinct from unwilling) to provide the necessary funds, and both the student and his parents, guardians or sponsors must normally be permanent residents of Ontario. Further, the student must be a Canadian citizen or must have landed immigrant status with at least twelve consecutive months' residence in Ontario prior to first enrolling in the program for which assistance is required.

Students meeting the above prerequisites may qualify for awards upon enrolling in one of the following post-secondary institutions:

- a Canadian university or affiliated college
- a Canadian Armed Forces college
- an Ontario college of applied arts and technology
- an Ontario teacher's college
- the Ontario Bar Admission course
- Ontario College of Art
- Ryerson Polytechnical Institute
- an Ontario nursing school
- an Ontario agricultural college

Ontario residents attending private institutions in Canada (such as schools of theology) or eligible post-secondary institutions outside of Canada may apply for assistance under the Canada Student Loans Plan but are not eligible for grants under the Ontario Student Awards Program. Further details about the Canada Student Loans Plan can be obtained by contacting the Student Awards Branch of the Ministry of Colleges and Universities at address #4 on page 70.

How to Apply

OSAP application forms should be obtained from and submitted to the Student Awards Officer of the institution the student is planning to attend. All the public post-secondary institutions in Ontario, except Ontario nursing schools, have Student Awards Officers. (Please note that, except for sample forms, OSAP applications are NOT available through secondary school guidance offices.) Students planning to attend institutions which do not have Student Awards Officers can obtain application forms from and submit them to the Student Awards Branch, Ministry of Colleges and Universities, Mowat Block, Queens' Park, Toronto, Ontario.

It is advisable to apply early to the institution of first choice, preferably after having received an offer of admission. If a student should decide to attend an institution other than the one to which he first submitted his application for a student award, he should submit a new OSAP application to the institution he will actually be attending and notify the first institution accordingly.

The one application form determines eligibility for both loan and grant. The OSAP application form is similar to an income tax return and is subject to audit by the Ministry of Colleges and Universities. False statements by students or parents may incur penalties under the Canada Student Loans Act.

Ontario Graduate Fellowships

In addition to the awards mentioned above, graduate fellowships of \$1,500 a year plus \$750 for the summer term are available to outstanding honours graduate who wish to undertake a master's or doctoral program leading to university teaching primarily in the humanities and social sciences. These fellowships are awarded upon the recommendation of the dean of the graduate school of the university. Candidates must apply by February of the preceding academic year.

UNIVERSITIES OF ONTARIO, ONTARIO COLLEGE OF ART, AND RYERSON POLYTECHNICAL INSTITUTE

A list of the universities of Ontario follows. They are listed alphabetically according to the name of the university. Addresses are given so that interested persons can write for specific details on each university. A handy reference booklet to use while considering post-secondary education is the publication of the Ontario Ministry of Colleges and Universities entitled "Horizons", which can be obtained by contacting address #3 on page 70.

Brock University,
St. Catharines, Ontario.
(416) 684-7201

Carleton University,
The Registrar,
Colonel By Drive,
Ottawa, Ontario. K1S 5B6
(613) 231-3769

University of Guelph,
Admissions Office,
Guelph, Ontario.
(519) 824-4120

Lakehead University,
Admissions Officer,
Thunder Bay "P", Ontario.
(807) 345-2121.

Laurentian University,
Admissions Officer,
Sudbury, Ontario.
(705) 675-1151.

McMaster University,
Associate Registrar (Admissions),
Hamilton, Ontario.
(416) 522-4971.

Ontario College of Art,
Registrar,
100 McCaul Street,
Toronto 2B, Ontario.
(416) 366-4977

Ontario Institute for Studies in Education,
252 Bloor Street West,
Toronto, Ontario.
923-6641.

University of Ottawa,
Director of Admissions,
Ottawa 2, Ontario.
(613) 231-3930.

Queen's University,
Assistant Registrar (Admissions)
Kingston, Ontario.
(613) 547-3193.

Royal Military College of Canada,
The Registrar,
Kingston, Ontario.
(613) 545-7236.

Ryerson Polytechnical Institute,
50 Gould Street,
Toronto 2, Ontario.
(416) 595-5027

University of Toronto,
Office of Admissions,
Simcoe Hall,
Toronto 181, Ontario.
(416) 928-2194.

Trent University,
The Registrar,
Peterborough, Ontario.
(705) 748-1215.

University of Waterloo,
Associate Registrar-Admissions,
Waterloo, Ontario.
(519) 885-1211.

Waterloo Lutheran University,
Assistant Registrar (Admissions)
Willison Hall,
Waterloo, Ontario.
(519) 884-1970

University of Western Ontario,
Assistant Registrar-Admissions,
London 72, Ontario.
(519) 679-2308.

University of Windsor,
Assistant Registrar (Admissions),
Windsor, Ontario.
(519) 253-4232.

York University,
Assistant Registrar,
4700 Keele Street,
Downsview, Ontario.
(416) 635-2212.

COLLEGES OF APPLIED ARTS AND TECHNOLOGY IN ONTARIO

The community colleges offer the Grade 12 or Grade 13 graduate a chance to develop special skills needed by business and industry and at the same time an opportunity for individual development. There are now 22 colleges of applied arts and technology with more than 60 campuses in all the major economic regions of the Province. This year's full time enrolment is about 43,000, including apprenticeship and manpower retraining courses.

Courses Offered

Courses are divided generally into three divisions: technology, business, and applied arts. The technology division provides a variety of programs of one, two, and three years for apprentices, technicians, and technologists, as well as other short courses and refresher courses. The business division offers programs of similar length in secretarial skills and

business administration. The applied arts division fulfils the dual purpose of training people to work in various specialized fields such as child care, commercial art, food services, etc., and of providing background in the liberal arts and social sciences for students in technology and business courses.

Details of the full range of courses offered through the community colleges are available in the calendars of each college and the current CAAT chart of programs available at each college is included in each updated edition of "Horizons".

Fees

Tuition fees: \$125 for each semester or \$250 for each academic year. Student activities, laboratory and special fees are established by the individual college.

Retraining Program

The Retraining Program (sponsored by the Federal Government under the Adult Occupational Training Act and implemented by the Ontario Ministry of Colleges and Universities) is available at community colleges of applied arts and technology.

Extension

Extension divisions at the community colleges have two main functions. They parallel wherever possible the day program offered at the college so that part-time students may work toward a college diploma. The second function of the extension division is to provide for special programs to meet local needs and interests.

General Admission Requirements

The following information will give students a general idea of the admission requirements in general areas, but since there are certain variations in course requirements, the student is advised to consult the calendar of the college he is interested in.

Three Year Diploma Programs

Graduation from Ontario Grade 12 or the equivalent, with a better than pass standing in English and certain other subjects, is a minimum requirement for admission to most three year diploma programs in technology, business, and applied arts. Students with Grade 13 standing may be allowed to enter the second year of certain three year programs.

Two Year Programs

Graduation from Grade 12 of any secondary school program is required for admission to most of the two year or shorter programs.

Those Who do not Meet the Admission Requirements

The colleges provide upgrading courses for people 19 years of age or older who lack the academic requirements for admission to courses of their choice.

Transfer Possibilities

Honour graduates of the two year programs may be accepted on an individual basis for admission to the first year of some university programs. Qualified graduates of the three year programs with honour standing in the final year may be admitted to the second year of related university programs.

Student Awards

Students enrolling in the community colleges may be eligible for loan/grant assistance under the Ontario Student Awards program. Application forms are available from the Student Awards Officer of the college which the student plans to attend. Information about local scholarships, bursaries, prizes and other student funds—where these are available—may be obtained from the college calendars.

Residence Accommodation

The colleges of applied arts and technology were originally conceived of as being within commuting distance of the main population centres. No provision has therefore been made for residence accommodation on most college campuses although in sparsely populated areas residence facilities may be provided if they are needed.

For further information contact the local college of applied arts and technology (address #5 on page 70), or request the booklet "Horizons" by contacting address #3 on page 70.

TEACHER TRAINING INSTITUTIONS

The Ministry of Education establishes the qualifications of teachers intending to teach in the public-supported schools of Ontario, and issues certificates to those who have so qualified, granting them authority to teach in the schools of Ontario.

The Ministry operates eight teachers' colleges, and maintains liaison with eight other colleges of education and faculties of education in Ontario universities. (A list of these institutions is included below.)

Elementary School Teachers

Persons wishing to teach in elementary schools in Ontario now must have obtained at least a first degree, such as Bachelor of Arts or Bachelor of Science, before seeking admission to a teachers' college. Similarly, for elementary school teacher certification in Ontario in 1973-74, it is expected that an English-speaking applicant wishing to pursue a course in teacher education offered by a faculty of education of a university must meet the admission requirements of that institution and must complete successfully an approved academic degree program in arts or science, in addition to a year of professional training.

Bilingual Teaching Certificates

To be eligible for an elementary school teacher's certificate valid in a bilingual school (where teaching is in both French and English), it is expected that a French-speaking applicant will meet the admission requirements of the university concerned. He must also complete successfully one year beyond Grade 13 (the Ontario Secondary Schools Honour Graduation Certificate) in an academic degree program at an accredited university (a minimum of five full-credit university courses); and he must complete successfully a one-year program in teacher education. These qualifications apply, for example, to admission to the Sudbury Teachers' College in September 1973.

For students seeking admission to the University of Ottawa Faculty of Education, it should be noted that attendance is restricted to those whose first language is French, or who have a sufficient command of the French language to take instruction in French.

Secondary School Teachers

To become a teacher of academic subjects in a secondary school in Ontario, a candidate must have an approved university degree with standing in at least 15 full-credit academic courses beyond Grade 13, or equivalent, and must qualify for an Interim High School Assistant's Certificate, Type B, by successfully completing a teacher training course at an Ontario college of education or faculty of education.

Students who are interested in secondary school teaching as a career should seriously consider taking a four-year or honours program at university, leading to a Type A certificate, as specialists are in greater demand than three-year graduates, and are more likely to qualify for admission to a college of education.

The basic academic certificate entitles the holder to teach any academic subjects in a secondary school from the ninth year to the thirteenth year of the school program. The subjects classified as academic include the following: agriculture, anthropology, anglais, art, biology, chemistry, computer science, drama, economics, English, French, German, home economics, Italian, Russian, Spanish, français, geography, geology, Greek, history, Latin, mathematics, music, political science, psychology, science, sociology and theatre arts.

Teachers' Colleges

Hamilton Teachers' College
1400 Main Street West
Hamilton 15, Ontario
(416) 528-7049
Mr. R. H. Brayford, Principal

London Teachers' College
1201 Western Road
London 74, Ontario
(519) 434-6878
Mr. D. F. Harris, Principal

North Bay Teachers' College
College Education Complex
P.O. Box 5004
North Bay, Ontario
(705) 474-5890
Mr. A. J. Johnson, Principal

Ottawa Teachers' College
195 Elgin Street
Ottawa K2P 1L3, Ontario
(613) 235-4395
Mr. S. J. Rogers, Principal

Peterborough Teachers' College
100 Benson Avenue
Peterborough, Ontario
(705) 745-2497
Mr. H. R. Cross, Principal

Stratford Teachers' College
Water Street
Stratford, Ontario
(519) 271-2632
Mr. G. O. Dickinson, Principal

Sudbury Teachers' College
Laurentian University
Ramsey Lake Road
Sudbury, Ontario
(705) 675-5647
Rev. J. Martineau, Principal

Toronto Teachers' College
951 Carlaw Avenue
Toronto 355, Ontario
(416) 461-6351
Mr. J. Bain, Principal

Faculties of Education

Lakehead University
Dr. J. T. Angus, Dean
Faculty of Education
Thunder Bay, Ontario
(807) 344-1071

University of Ottawa
Mr. J. M. Tessier, Associate Dean
Teacher Education Section
Faculty of Education
1245 Kilborn Avenue
Ottawa K1N 6N5, Ontario
(613) 231-3960 231-2972

Queen's University
Mr. V. S. Ready, Dean
Faculty of Education
Duncan McArthur Hall
Kingston, Ontario
(613) 547-3264

University of Toronto
Mr. D. F. Dadson, Dean
Faculty of Education
371 Bloor Street West
Toronto 181, Ontario
(416) 928-3223
Miss A. Elliott, Registrar
(416) 928-3222

University of Windsor
Mr. A. S. Nease, Dean
Faculty of Education
Windsor 11, Ontario
(519) 969-0520
Mr. R. S. Devereux, Vice-Dean

York University
Dr. R. L. R. Overing, Dean
Faculty of Education
4700 Keele Street
Downsview 463, Ontario
(416) 667-6301

York University
Mr. W. C. McClure, Principal
Lakeshore Teachers' College
3199 Lake Shore Blvd. West
Toronto 510, Ontario
(416) 255-3433

Colleges of Education

The University of Western Ontario
Dr. E. Stabler, Dean
Althouse College of Education
1137 Weston Road
London 72, Ontario
(519) 679-3292

Brock University
Dr. S. H. Irvine, Dean
College of Education
St. Catharines, Ontario
(416) 682-6695
Mr. R. B. Moase, Associate Dean
(416) 684-7201 Ext. 422

Technical and Commercial Teachers

Teachers of technical or occupational (practical) subjects in the vocational or occupational classes of a secondary school must show evidence of at least Grade 12, or equivalent standing, and approved, practical wage-earning experience in a skilled trade directly related to the specialized subject fields. Candidates applying for admission to a college of education are required to pass an examination administered by the Director of Technical Proficiency Examinations, Queen's University.

Information

Detailed information about qualifications and courses, etc., may be obtained from the following sources:

The Director,
Technical and Industrial Arts Department,
The Faculty of Education,
University of Toronto,
371 Bloor Street West,
Toronto 5, Ontario

or

The Associate Registrar,
Althouse College of Education,
1137 Western Road,
London, Ontario.

or

The Director,
Technical Proficiency Evaluation for Colleges and Faculties of Education,
Queen's University,
Kingston, Ontario.

Those seeking qualification as commercial and business teachers should write to:

The Director,
Business Education Department,
Faculty of Education,
University of Toronto,
371 Bloor Street West,
Toronto 5, Ontario.

Teachers of Special Subjects

In addition to the basic academic and vocational certificates valid in secondary schools, supplementary certificates are required for teaching of certain special subjects demanding specialized knowledge, training or experience. Examples of such subjects are art, commercial subjects, guidance, home economics, industrial arts, library, music, and physical and health education. Information regarding qualifications for these certificates is available from *The Deputy Minister, Ministry of Education, Mowat Block, Queen's Park, Toronto 182, Ontario*.

Evaluation of Documents

A student or teacher from another educational jurisdiction who is seeking admission to an Ontario teachers' college and who considers that he or she has academic standing equivalent to the requirements for admission to one of the courses described above, may submit his documents to *The Deputy Minister, Ministry of Education, Mowat Block, Queen's Park, Toronto 182, Ontario*, for evaluation of his academic eligibility for admission to a teachers' college.

A student from outside Ontario seeking admission to a university faculty of education should submit his documents to the admissions officer of the university.

A service to persons from other countries or other parts of Canada who wish to obtain an evaluation of their educational attainment in terms of Ontario standards, for employment or other purposes, is also provided by the

Ontario Ministry of Education. Personal calls with the documents in hand may be made to the *Evaluation Officer, 18th Floor, Mowat Block, Queen's Park, Bay Street, Toronto*, or, enclosing accurate copies of the documents (not originals), by mail addressed to the Deputy Minister, with address as above. The service is free.

Letters of Standing

A qualified teacher from an educational jurisdiction other than Ontario may write to *The Deputy Minister, Ministry of Education, Mowat Block, Queen's Park, Toronto 182*, for information regarding his or her eligibility for a Letter of Standing, which would permit the applicant to teach in an Ontario elementary school, pending the acquisition of formal qualifications in this Province.

A similar procedure may be used in respect of an application to teach in a secondary school.

REGISTERED NURSING EDUCATION IN ONTARIO

Nursing education programs leading to a diploma are available throughout the Province from colleges of applied arts and technology and from Ryerson Polytechnical Institute. Eight universities offer basic baccalaureate degrees in nursing. Practical experience is obtained in hospitals and community health agencies.

Courses

Colleges of applied arts and technology offer two year diploma programs. The university degree programs in nursing require four years to complete. Further information about the course given in a specific institution may be obtained from the college of applied arts and technology or university itself. A list of registered nursing programs is found under address #6 on page 70.

Admission requirements 1973-74

The legal minimum requirements for admission to a registered nursing program in Ontario is an Ontario Secondary School Graduation Diploma, with successful standing in each of two different credit courses in science.

Many diploma programs also require standing in other subjects and a minimum percentage.

Secondary school students should check with their guidance counsellors for further details.

For further particulars contact:

Careers in Nursing

Registered Nurses' Association of Ontario

33 Price Street

Toronto, Ontario

M4W 1Z2

(416) 923-3523

Student Awards

Nursing students are eligible for assistance on the basis of assessed need and actual education costs under the terms of the Ontario Student Awards Program. Other sources of assistance are listed in the calendars of the individual institutions. Application is made to the student awards officer of the institution.

Annual Fees

Diploma programs charge tuition fees of \$250. For degree courses at the university level, the annual fees range from \$557 to \$679.

Further Information

For specific information on any of the above topics and for other information in relation to registered nursing program, write to the institution concerned. Schools of nursing are listed under address #6 on page 70.

Nursing Assistant Training Centres

Training centres for nursing assistants are located throughout the Province, and are administered by the colleges of applied arts and technology, the Ministry of Education, and local hospitals. The graduate is qualified to write the provincial examination and if successful is registered as a Nursing Assistant under the Nurses Act, 1961-62. The course is 36 weeks in length, except for the part-time evening course which extends over a 12-month period. Further information is available from:

Officer in Charge,
Regional Nursing Assistant Schools,
Applied Arts and Technology Branch,
Ministry of Colleges and Universities,
Mowat Block, Queen's Park,
Toronto, Ontario.

COLLEGE OF ART

Ontario College of Art,
100 McCaul Street,
Toronto 2B, Ontario.
366-4977

Ontario College of Art is dedicated to teaching fine and applied art to students and teachers of art in Ontario. The program provides at the same time a liberal education and specialized artistic training. The college dates from 1922 when the original Grange Park building opened. Since then the premises of the college have expanded considerably with the most recent building opening in 1967. OCA is one of the best equipped colleges of its kind on the continent with modern studios, drafting rooms, workshops, lecture and exhibition galleries, kiln and foundry facilities, and two exterior sculpture courts.

Student Awards and Loans

A limited number of scholarships are available. Students may apply for financial assistance under the Ontario Student Awards Program (see page 57).

COLLEGES OF AGRICULTURAL TECHNOLOGY

Colleges of agricultural technology offer courses in agricultural business management, animal health technology, and home economics. Grade 12 is a basic requirement for admission to colleges of agricultural technology. Any of the following colleges can be contacted for specific information;

Centralia College of Agricultural Technology,
Huron Park Post Office,
Ontario.
(25 miles north of London, Ontario.)

Kemptville College of Agricultural Technology,
Kemptville, Ontario.

New Liskeard College of Agricultural Technology,
New Liskeard, Ontario

Ridgetown College of Agricultural Technology,
Ridgetown, Ontario.

Niagara Parks Commission School of Horticulture,
Niagara Falls, Ontario.

ACCOUNTANCY

For those interested in becoming accountants there are three programs for accountancy training in Ontario:

1. Certified General Accountant (Minimum entrance requirement: Grade 12 graduation)
2. Registered Industrial Accountant (Minimum academic requirement: Grade 12 graduation)
3. Chartered Accountant (public accountant) (Basic admission requirement: university graduation).

Accountancy combines practical on-the-job training with part-time academic instruction at a college or university in such subjects as mathematics, cost accounting, business and statute law, statistics, audit and business management. Student salaries are at professional levels, depending on the number of years of experience and study. For specific information contact:

1. The Registrar,
Certified General Accountants Association of Ontario,
25 Adelaide Street East, 18th Floor,
Toronto, Ontario.
366-6501

2. The Registrar
Society of Industrial Accountants of Ontario,
25 Adelaide Street East,
Room 1616,
Toronto, Ontario, M5C 1Y2.
363-8191
3. Director of Education
The Institute of Chartered Accountants of Ontario,
69 Bloor Street East,
Toronto 185, Ontario.
962-1841.

MEDICAL LABORATORY TECHNOLOGY SCHOOLS

Courses leading to certification as a medical laboratory technologist are of 20 to 24 months duration and may be taken in a hospital laboratory or in part at a regional school of medical technology or at a community college. Admission requirements are Grade 13, including chemistry, a second science, and mathematics at this level. For detailed information contact:

Canadian Society of Laboratory Technologists,
165 Jackson Street East,
P.O. Box 830,
Hamilton, Ontario.
(416) 528-8642.

RADIOLOGICAL TECHNOLOGY

Courses in diagnostic radiography, radio therapy, and nuclear medicine are of 24 months duration and combine theory in an accredited training centre with practical hospital experience. On completion of training the student may write the certification examinations conducted by the Canadian Society of Radiological Technicians. Applicants must have a Secondary School Graduation Diploma with an average of 60% and including mathematics, chemistry, and physics. Applicants must be in good health and have the maturity to work with sick and injured people. In most schools students receive \$145 per month during the two-year training period. For further information, contact:

Mrs. M. E. Wastle,
Executive Director,
Ontario Society of Radiological Technicians,
Box 1054,
Brantford, Ontario.
(519) 753-6037.

ADULT EDUCATION

The term "adult education" is used loosely here to refer to any sort of education pursued by persons who are working full-time for their living or who are not full-time students. Consequently almost all adult education takes place in evening hours. There are two basic categories of adult education:

1. Degree or diploma programs offered by extension departments of universities and colleges of applied arts and technology. A student studies in the evening, usually over a period of years, completing the courses leading to the desired degree or diploma. This is the same degree or diploma granted to full-time day students.
2. Courses offered and pursued for personal educational interests, self-improvement, or upgrading of knowledge in the student's full-time occupation. Sometimes certificates are awarded at the successful completion of such courses.

The variety of courses available in most heavily populated areas is quite large. In most areas a good source of information on these courses is the local board of education, which sponsors its own courses. A list of local boards is found under address #2 on page 70 of this book. Often the local public library is a good source of information about these courses.

For evening courses leading to a degree or diploma the individual universities and colleges of applied arts and technology should be contacted for information about specific programs. Most of these programs require early registration, so it is advisable to contact the desired school well in advance of the month of September—in the spring or

by July at the latest. A list of colleges of applied arts and technology and universities is found under address #5 on page 70 of this book. Ask for the extension department.

For help in planning a program of adult education, the student can contact one of the organizations listed under address #18 on page 70 which have educational counsellors and are equipped to advise in such matters.

For a further source of information about adult education, refer to address #7 on page 70.

ONTARIO MINISTRY OF EDUCATION

The Ontario Ministry of Education offers a number of educational services to supplement and complement the educational institutions of the Province. These services are listed below.

EVALUATION OF EDUCATIONAL DOCUMENTS

The Ontario Ministry of Education will evaluate free of charge the educational documents of those who are educated outside Ontario. This service is mainly used by employers and smaller educational institutions. Larger colleges and universities are usually equipped to do their own evaluation of educational documents. Persons who need to have their educational documents interpreted in terms of the Ontario education system should contact address #9 on page 70. For free translations of educational documents contact address #6 on page 29.

LEGISLATIVE GRANTS

One of the most important responsibilities of the Ministry is the calculation and distribution of the legislative grants from the Provincial Treasury for schools. These amounted to more than a billion dollars in 1971, a sum equal to about 58 per cent of the total annual cost per pupil in public-supported elementary and secondary schools in Ontario. The school grants are paid directly to school boards, and are used in helping to meet the cost of instruction, student transportation to central schools, school building and renovation costs and administration, among other expenditures.

CURRICULUM GUIDELINES

The educational program in the schools is no longer imposed by the Ministry of Education in detailed courses of study, as was the case for many years. Instead, the Curriculum Development Branch of the Ministry prepares curriculum guidelines, explaining in general terms the objectives of the various courses and containing lists of references (books, movies and other learning materials) to assist teachers to devise their own courses, in collaboration with principals and Ministry specialists in regional offices of the Ministry. There are about 150 guidelines extant, and these are under constant and systematic revision, to improve them, and keep them up to date.

CORRESPONDENCE COURSES

The purpose of this program is to extend the free education system of the Province to include any Ontario adult or child who is unable to attend school, even if he is temporarily domiciled outside the Province.

Courses are available to eligible students for all grades from 1 to 13. There are courses (English and bilingual) covering the elementary school program for children from Grade 1 to Grade 8, special courses for adults at the Grade 7 and Grade 8 levels, and academic and commercial secondary school courses for grades 9 to 13. The wide range of secondary school courses offered enables students to complete the requirements for diplomas or statements of standing at all grade levels. The secondary school program is so flexible that an eligible adult student may be enrolled in a single subject for one grade, e.g., Grade 11 geology, or enrolled for a group of different subjects at different grade levels, e.g., Grade 11 English, Grade 12 mathematics, and Grade 13 français, or enrolled for all the required subjects for one grade, e.g., Grade 10. Adult students may enrol at any time of the year, including the months of July and August and proceed at their own rate throughout the year. Theoretical courses for tradesmen in auto mechanics, carpentry, machine shop practice, and radio theory are available for a fee of \$10.00 per course.

Lessons are provided, assignments are corrected, all necessary materials and scientific equipment are supplied, and postage is prepaid at no cost to the student. Textbooks are lent to all students enrolled in grades 1 to 12.

Correspondence courses are available to persons residing in Ontario and Ontario residents temporarily domiciled outside the Province. A child, a person 6 to 16 years old, who is unable to attend school is eligible for enrolment. An adult, a person over 16, who is not registered at a regular day school or at a private school is eligible for enrolment.

For more detailed and specific information, the Correspondence Courses Section of the Ministry of Education has a booklet called "Correspondence Courses" which can be obtained, along with further information, by contacting *Correspondence Courses, Ministry of Education, 1152 Bay Street, Toronto, Ontario, M5S 2B5. (Telephone 965-2657.)*

DUPLICATE CERTIFICATES AND DIPLOMAS

Duplicate academic certificates and diplomas which were originally issued by the Ontario Department (or Ministry) of Education may be obtained for a small fee. These are sometimes required to provide proof of academic qualifications for some jobs. Elderly persons can often obtain proof of age from old High School Entrance Examination records. (This examination was discontinued in 1950). Persons seeking transcripts of academic records or certificates should write in the first instance to *Student Records, Education Records Branch, Ministry of Education, 19th Floor, Mowat Block, Queen's Park, Toronto*. There will be a form to fill out. A small charge is made.

PROGRAMS IN SPECIAL EDUCATION

Apart from the general availability of courses of study in elementary and secondary schools, the Ministry of Education provides extensive assistance in developing programs for children who are physically, mentally and perceptually handicapped, including the emotionally disturbed and those suffering from partial sight, blindness, deafness and many other disabilities.

SCHOOLS FOR THE BLIND AND THE DEAF

Most of the programs are offered by school boards, but the Ministry also operates a school for the blind, at Brantford, and two schools for the deaf, one at Belleville and one at Milton. These are open to both day and residential pupils, and are resource centres for local school programs in their fields. The Metropolitan Toronto School Board also operates a day school for deaf children.

CULTURAL AND EDUCATIONAL EXCHANGE

An extensive program for broadening the cultural horizons of Ontario young people is conducted by the Ontario Ministry of Education. Programs fostering travel, language experiences in either French or English, and other cultural and educational opportunities are financed. Application for information may be made to the *Director, Educational Exchange and Special Projects Branch, Ministry of Education, 15th Floor, Mowat Block, Queen's Park, Toronto*.

CLASSES IN ENGLISH AS A SECOND LANGUAGE

English language classes for adult newcomers to Ontario are provided by school boards, church groups, voluntary organizations, and colleges of applied arts and technology. In this book the classes are grouped under the following headings:

1. Canada Manpower sponsored classes (with living allowance)
2. Day classes
3. Classes for mothers with pre-school children
4. Evening classes
5. English for provisional tradesmen
6. Classes in preparation for Michigan Test
7. University Extension Classes

Detailed information about these seven types of English classes for immigrants follows. The Ontario Citizenship Branch each year compiles a directory of all English classes offered in the Province. To obtain this booklet contact:

Ontario Citizenship Branch
400 University Avenue, 24th Floor
Toronto, Ontario, M7A 1H8
965-4331.

CANADA MANPOWER SPONSORED CLASSES

These classes are offered on a full-time basis to those immigrants who need to upgrade their proficiency in English to get a job or keep their present job. Many immigrants may qualify for a living allowance while they are taking these classes. See page 18 in the section on employment for details on how to qualify for this program.

Most community colleges offer English classes under the Canada Manpower Retraining Program. In order to receive the living allowance and free tuition the immigrant has to be recommended and referred by one of the Canada Manpower Centres, but it is sometimes possible to enrol in one of these courses by going directly to the institution offering the classes and paying a fee of \$5.00 per week.

DAY CLASSES FOR ANY IMMIGRANT

Both men and women can register in these classes by going directly to the location of the class in question. Some municipalities do not have day classes. Immigrants may be able to enrol independently in the day classes offered under the Canada Manpower program described above, if there is space. In this case they would have to pay the fee for these classes.

CLASSES FOR MOTHERS WITH PRESCHOOL CHILDREN

These classes offer day-care centres for mothers with preschool children who want to learn English.

EVENING CLASSES

These classes can be taken by any adult immigrant. Generally they are operated 2 evenings a week, 2 hours per evening, primarily by local boards of education.

ENGLISH FOR PROVISIONAL TRADESMEN

This course, sponsored by the Industrial Training Branch of the Ontario Ministry of Colleges and Universities and administered by George Brown College, is intended for tradesmen who have applied for trade certification from the Industrial Training Branch but do not have a sufficient grasp of English to successfully take the examination for trade certification. (Regarding trade certification see page 20 of this booklet.) These classes are given three evenings a week from 7:30 to 10:00 and consist of two phases. The first phase is basic instruction in English to upgrade the tradesman's command of basic written English. On successful completion of this phase, the tradesman enters the second phase, trade terminology. This phase of the course consists of classes in which the language of the particular trade is taught. Special materials are used for each trade.

These classes are given in the evening so that the tradesman can continue working while taking the course. There is no fee to the tradesman who takes this course. For more specific information and to apply for this course the tradesman should contact the Industrial Training Branch at address #15 on page 70 of the appendix to this section.

MICHIGAN TEST PREPARATION CLASSES

The Michigan Test is used by universities and colleges throughout North America to determine if non-native speakers of English have a sufficient command of English to study in a university. Schools that offer special courses designed to prepare a student for the Michigan Test are listed under address #16 on page 70 of the appendix to this section.

ENGLISH CLASSES AT UNIVERSITIES

Universities often offer classes at a fairly advanced level for people whose mother tongue is not English. These classes are advantageous in that they are of a high quality of instruction and the students taking the courses are usually more advanced. There is normally a fairly substantial fee involved. See address #17 on page 70 of the appendix to this section for a list of these classes.

COUNSELLING CENTRES

A number of organizations offer educational counselling; their counsellors can often help immigrants take advantage of the many types of education available in Ontario. These counselling centres are listed under address #18 on page 70 of the appendix to this section.

HOUSING

FINANCING A HOUSE

The decision to buy a house probably involves the largest single financial investment most families will ever make. It takes thorough planning and consideration to ensure that the house is in sound condition, well suited to the family needs and properly sited in the community.

One of the most important factors to consider before purchase is financing the home. The down payment must be kept within the buyer's financial means, and the monthly payments on the mortgage and other continuing charges such as heat, electricity, taxes and maintenance have to be covered comfortably by the purchaser.

If a new home buyer has any questions, he should contact Central Mortgage and Housing Corporation, the Federal Government agency responsible for administering the National Housing Act. Local CMHC offices are listed on page 83, address #1. CMHC offers prospective home buyers ideas on house designs, location and financing, what terms to expect from private lenders, and invaluable advice on all the many problems that come with buying a house. Helpful pamphlets on home-buying and building are also available free of charge from any CMHC office.

A careful analysis of one's ability to meet all the costs involved in home-ownership will do much to ensure happiness in the new home. It is essential that the services of a lawyer be obtained to ensure a successful business transaction. The lawyer should be consulted before any document is signed or monies paid, to protect the buyer's interests and to avoid future misunderstandings with the builder or the mortgage company. A buyer should not use the same lawyer as the seller.

If the buyer applies for a loan with the intention of having his house built on contract, the arrangements should always include a written agreement with the builder. This contract should detail such items as the work to be done by the builder, the date it is to be completed, the plans and specifications to be followed in the performance of the work, the price to be paid, and the times at which payments are to be made.

Sound mortgage borrowing encompasses four main items: first, the largest down payment possible that will still leave a reserve fund for emergencies; second, the lowest interest rate that can be found; third, the mortgage extended over the most reasonable period obtainable; and fourth, the right to pay off all or part of the mortgage with the least penalty. However, the buyer may want to sell the house before the loan is paid off. In this case a minimum down payment is wise, since it would be easier to find a purchaser.

NATIONAL HOUSING ACT LOANS

NHA loans are usually obtained from approved lenders. These are private companies such as the chartered banks, life insurance companies and trust and loan companies authorized by the Federal Government to lend under NHA terms. A list of these companies is available from any local CMHC office.

In areas not served by approved lenders, borrowers may apply to the local CMHC office for a direct loan from Federal Government funds. However, prospective borrowers should not assume that approved-lender or CMHC-loans are always available. A prospective buyer should not commit himself to buying a house until he has confirmed that a mortgage is really available to him.

Approved lenders may refuse a loan simply because the borrower cannot afford to carry the mortgage on open market terms and still have money available for essential food, clothing and recreational costs. In cases like this, under its Assisted Homeownership Program, CMHC can help, through lowered interest rates and longer terms, to bring monthly repayments to a more acceptable level.

Before the Corporation considers a direct loan application the applicant must provide written evidence that he has been unable to obtain NHA assistance from at least two private companies.

Loan Maximum

The maximum loan amount is determined from the 'lending value' of the house. Lending value, which is established by CMHC, is not necessarily equal to the actual purchase price. It is determined from the plans and specifications submitted with the loan application and a knowledge of construction and other costs in the area where the house is to be built.

The loan may be as high as 95 per cent of the lending value up to a maximum of \$30,000 for a new house or \$23,000 for an existing one.

Annual Income

Payments made during the year on the loan principal, interest, and municipal taxes should not exceed 30 per cent of the borrower's gross family income. In calculating what this is, the lender may include up to 100 per cent of the spouse's income.

Cash Requirements

The borrower will have to provide the difference between the NHA-loan and the total cost of his house and lot. The lending regulations require that a borrower provide a cash minimum equal to five per cent of the lending value from his or her own resources. If the building lot is already owned its value will reduce the cash requirements, as will the value of any "do-it-yourself" labour.

Second Mortgages

Where the amount negotiated in the first mortgage is insufficient to cover the purchase price, the borrower may go to an alternative source to cover any amount needed beyond the first mortgage. In most cases a second mortgage is taken up and generally for less money than a first mortgage, for a shorter term, and at a higher interest rate.

There is a definite place for second mortgages in the housing field, but great caution should be exercised when negotiating them. The borrower should deal with a reputable financial institution and, in all cases, engage a lawyer who has no connection with the second mortgage lender before signing any papers or documents.

Interest Rate

The interest rate for first and second mortgage loans is determined by the lender. Often their rates may differ. Shopping around will get the most advantageous rate.

Taxes

Under NHA arrangements, monthly repayment to the lender includes an amount equal to one-twelfth the estimated annual property taxes. Usually when an owner receives his tax bill from the municipality he sends it to his lender for payment but some lenders arrange with the municipality to have tax bills sent directly to them for payment and then mail the receipted bill to the homeowner. This method of tax payment relieves the borrower from having to make a lump sum payment for taxes.

While his tax instalments are being held by the lender, he will receive interest on these amounts. The monthly amounts collected are based on an estimate of the borrower's taxes for the year ahead. Where taxes prove to be higher or lower than the estimated amount, the lender may adjust the tax portion of the borrower's monthly payment accordingly.

Repayment of Loan

NHA loans are usually arranged for a period of 25 years but, under certain circumstances as, for example, the Assisted Homeownership Program, the term may be extended to as long as 40 years.

In some instances, the mortgage payments and interest rate are constant for the entire life of the mortgage. In other cases, the borrower and the lender may agree to an interest rate for a minimum five-year-period. At the end of the term, and any subsequent period, the interest rate is renegotiated by mutual agreement between the borrower and lender.

During the agreed period, loans are repaid in equal monthly instalments which include payment of interest, loan principal, and one-twelfth of the estimated municipal taxes.

Prepayment of Loans

After 36 regular monthly payments all or part of the balance owing on the loan may be paid off. At the time of the 12th and 24th payments a prepayment of not more than 10 per cent of the original loan amount may be made.

Whenever prepayments are made the lender may ask for a three months' interest bonus on the amount paid off in advance.

Application for Loan

An NHA loan for a new home cannot be made if work has gone beyond the first floor joist (including sub-floor) stage of construction for one- and two-unit houses or beyond the bare excavation stage for dwellings of more than two units.

Application should be made to one of the approved lenders. If the lenders approached are not making loans at the time, application may then be made to the nearest office of CMHC.

The application must be on the CMHC form "Application for Loan Under the National Housing Act, 1954", which must be filled out in triplicate.

Completion of the form will require:

1. Full details of the lot the applicant owns or plans to purchase.
2. Plans and specifications for the applicant's house.
3. A breakdown of the overall cost and proposed financing arrangements.

If the lender wishes to make the loan, copies of the application form and other documents will be sent to CMHC.

The Corporation will then establish the lending value of the loan applicant's proposed house and advise the lender the maximum amount of loan which can be insured under the Act.

Application Fee

An application fee of \$35 must accompany the application to the lender. If the loan is not approved, the fee will be refunded. It will also be returned, if requested within 30 days, if the amount of loan approved is smaller or the term shorter than applied for and the borrower wishes to cancel his application.

Mortgage Insurance Fee

Approved lenders are insured against loss on NHA loans through the operation of a mortgage insurance fund established under authority of the Act. The fee for this insurance is paid by the borrower. This insurance does not protect the borrower in any way and is not to be confused with separate life insurance providing for payment of the mortgage in the event of the borrower's injury or death. Loans made by Central Mortgage and Housing Corporation are also insured under this arrangement.

Payment of this fee does not require an additional amount of cash on the part of the borrower. The fee is added to the amount of loan approved and is repaid as part of the regular monthly payments to the lender.

Other Charges

There are other expenditures which must be met by the borrower in arranging the loan. The approved lender may deduct from the loan or bill the borrower for costs incurred in:

1. Obtaining a surveyor's certificate or its equivalent showing the location of the borrower's house on the lot;
2. Legal work performed for the lender in searching the title to the property; preparing the mortgage; and sub-searches of title necessary for loan advances.

In addition the borrower will be required to pay the accumulated interest on mortgage advances made during construction.

Inspections and Purchaser Protection

While the house is being built, Central Mortgage and Housing Corporation will make a number of inspections of its construction. These are not full architectural or engineering inspections. They are made to protect the investment of the lender by ensuring that the house is built in reasonable conformity with the plans and specifications and the housing standards prescribed by CMHC. They also serve to check construction progress for the purpose of loan advances.

Only by making his own arrangements to have some independent person experienced in building examine his home can the borrower be certain it is being constructed exactly as set out in the contract with his builder.

A reputable builder is the best guarantee of a well-constructed house. Some builders offer a written guarantee, usually for a year, on the homes they construct.

If a builder of an NHA-financed house goes bankrupt or becomes insolvent before completing a house which he has sold, Central Mortgage and Housing Corporation has authority to pay to the buyer the funds necessary for completion of the house.

Buying from a Builder

Mortgage loans are also made available under the National Housing Act to builders constructing houses for sale.

The builder arranges for the loan and constructs the house which is then offered for sale. The buyer makes a down payment to the builder and assumes responsibility for repayment of the mortgage.

Prospective buyers can obtain useful information about houses under construction which are for sale from the local Home Builders' Association, which twice a year prints a booklet called "Houses for Sale" listing many of the houses being built in the area and their locations. The Association also provides a list of reputable builders for those who want to have a house custom built to their preference. For further information contact address #2 on page 83.

Whether the borrower builds or buys his new home the financing terms and conditions will be the same.

If he wishes to purchase a ready-built new house, he will ask to complete the CMHC form "Application to Assume Mortgage". This form is submitted to the approved lender and enables the lending company to determine whether NHA requirements are being met. If the application is accepted, the purchase of the house may then be completed.

The down payment the borrower will be required to make will be the difference between the amount of loan approved and the actual selling price of the house. The minimum cash requirement is 5 per cent of the selling price.

TIPS FOR NEW HOME OWNERS

The services of a lawyer are essential to ensure a successful business transaction. He should be consulted before any document is signed or monies paid.

Before accepting any plan or offer of second mortgage financing, consult a lawyer or the mortgage lender.

Check the local municipal office regarding zoning regulations, improvement taxes and municipal services such as public transportation and garbage collection.

If buying a house before it has been completed, arrange with the builder for a definite date of occupancy.

The final payment should not be made to the builder of the house until it has been fully completed and is free from possible liens.

When planning to buy an existing house it is advisable to go to a real estate agent. He maintains lists of houses for sale and handles the transactions between the buyer and the seller. Real estate agents are listed in the yellow pages of the telephone directory under the heading "Real Estate Agents", or the local Real Estate Board (address #3 on page 83) could be contacted for a list of its member agents. (Real Estate Boards do not always register every real estate agent, since membership is voluntary).

PUBLIC HOUSING

ONTARIO HOUSING CORPORATION H.O.M.E. PLAN

Provisions for providing good housing accommodation at reasonable cost for low and moderate income families, senior citizens, students, and other groups across the Province are set forth in the Ontario Housing Corporation Act and the Housing Development Act. These acts are administered by the Crown Corporation known as the Ontario Housing Corporation which administers the Home Ownership Made Easy (H.O.M.E.) Plan. The H.O.M.E. plan is composed of a number of programs that make available dwellings for rent and for ownership. It is a broad and varied plan that provides for:

1. Rental housing for families and senior citizens, who are in the modest income bracket, on a rent-geared-to-income basis;
2. Housing for single and married students;
3. Community development housing to aid smaller communities to meet specific accommodation shortages;
4. Housing for industry through the provision of land and residential accommodation, particularly in the new resource areas;
5. The land development program, which produces low downpayments by limiting the building cost of the house and by making the land available on leasehold (The HOME Lot-Renting Program);
6. The development of condominium housing, a form of home ownership that enables a buyer to have title to individual living quarters in high-rise or townhouse developments;
7. Mortgage lending on H.O.M.E. projects;
8. The sale of public housing units to occupants who qualify.

The Ontario Housing Corporation makes every effort to ensure that in housing, Ontario's citizens are not segregated in "haves" and "have nots". OHC tenants are encouraged to improve their economic standing and to work towards buying their own home.

Accommodation generally consists of town houses and apartments although there are a few single and semi-detached dwellings.

Any resident of a municipality may apply for Ontario Housing. There are no income limitations. However, because the rents are geared to income, there comes a point in the higher income bracket when a family would be better off financially by seeking accommodation in the private market.

Applications are evaluated on a number of factors such as the applicant's income, the amount of rent he pays, the size of his family, and the suitability of his present accommodation. If members of a family are forced to live apart through lack of proper housing, or if a health condition is aggravated by the applicant's present housing, or if he is

being forced to vacate his home through no fault of his own, additional priority is awarded the application. Applicants in some areas are interviewed at home by one of OHC's home visitors. During the interview the need of the applicant family is assessed in greater detail. Ontario Housing is allocated to the applicants with the greatest number of points at the time when the housing units that are suitable for the size of the family become available. Some applicants are prepared to accept a suitably-sized unit anywhere, while others state a preference for a certain area of the city. Still others specify a particular development, but by doing so they reduce their chances of being housed, as they must await a vacancy in that particular location.

Where to Apply

Interested persons should contact the OHC Housing Registry at address #4 on page 83.

Waiting List

The waiting period depends on the applicant's circumstances, as need—not date of application—determines the order in which families are housed. Also affecting the waiting period is the availability of units. Units become available in two ways: when new units are constructed or when families occupying existing OHC units move to other accommodation. Applicants can assist OHC to house them by keeping the Tenant Placement Branch (address #5 on page 83) fully informed of any change in circumstances. For example, if there is a reduction in the applicant's income, this may affect the number of points he is entitled to have, and should be reported as soon as possible. The Tenant Placement Branch should also be kept informed as to changes in address of the applicant.

Rents

Rents are based on family income regardless of the number of bedrooms provided. Unit sizes range from bachelor to five bedrooms.

Financing of OHC

The federal government lends OHC 90 per cent of the capital costs of public housing developments and the provincial government the remaining 10 per cent. OHC repays both governments with interest.

Any operating loss on family or senior citizen public housing is shared 50 per cent by the federal government, 42½ per cent by the province and 7½ per cent by the municipality.

Location of OHC Housing Projects

OHC cannot impose public housing on a municipality. It is up to the local council to invite OHC by way of a formal resolution, to evaluate local housing needs. Council may accept or reject all or any part of OHC's recommendations and has the final say on the location of an OHC project within its boundaries.

Municipal Taxes

On its family and senior citizen housing developments, OHC makes to the municipality an annual grant equal to full municipal taxes.

Further Information

Interested persons, municipalities and local groups requiring advice or further information should address their inquiries to the Ontario Housing Corporation at address #4 on page 83.

SENIOR CITIZEN HOUSING

The following information comes from the Ontario Housing Corporation's pamphlet "Housing for Senior Citizens".

One of the Ontario Housing Corporation's main objectives has been the provision of comfortable, self contained accommodation for senior citizens at rents they can afford to pay.

When OHC was formed in 1964, it inherited a total of 36 senior citizen housing units. Since then, the Corporation has built, has under development, or is planning senior citizen housing in about 200 communities.

Until recently, this housing consisted of bachelor apartments, complete with kitchen and bathroom, for single persons and one-bedroom units for couples. Now, OHC builds only one-bedroom senior citizen apartments.

Metropolitan Toronto builds its own senior citizen housing, but OHC will erect senior citizen housing in any fully serviced municipality where there is a need and demand for this type of accommodation.

The tenants, of course, must be able to take care of themselves. In some very large senior citizen housing projects, provision is made for a central dining hall where the tenants may buy their meals at reasonable cost.

In addition to building senior citizen housing, OHC administers the Elderly Persons Housing Aid Act under which

it helps service clubs and other community organizations build senior citizen projects.

Under the Act, OHC makes grants of \$500 per unit, or 50 per cent of the difference between the approved capital cost and the amount of the mortgage loan, whichever is the lesser.

Persons interested in obtaining a senior citizen housing unit should apply *in person* at address #6 on page 83.

NOTE: There is a waiting period of approximately two years in some areas.

Rent

Rents for OHC senior citizen housing range upwards from \$37 per month and are based on the tenant's income. Charges for heat, electricity, appliances, hot water, TV antenna and other services are included in the rents. A rent reduction is made wherever these services are not provided.

Who is Eligible

To be eligible for admission to OHC senior citizen housing, an applicant should be at least 60 years of age and a resident of the community in which the housing is located. In areas where there is a long waiting list a person is often allowed to apply anytime after the age of 55 to have his name placed on the waiting list. Other factors enter into the person's eligibility for senior citizen housing: whether or not he is actually retired, his income, his health (he must be able to take care of himself), and his present living accommodations all are considered.

TENANT AND LANDLORD RELATIONS

THE LANDLORD AND TENANT ACT

The following information is taken from a pamphlet produced jointly by the Metro Tenants Association and the Social Planning Council of Metropolitan Toronto. The pamphlet is entitled "A Guide to the Landlord and Tenant Act" and translates the recent revision of the Landlord and Tenant Act into language everyone can understand. The pamphlet is available from address #7 on page 83 at 25¢ a copy. Some of the explanations given here are greatly simplified and it is recommended that, in serious matters, a lawyer be consulted before action is taken.

The Landlord & Tenant Advisory Bureau

As an aid in making the new law effective, the Act permits municipalities to set up Landlord and Tenant Advisory Bureaux. It is intended that such bureaux be available to give advice and mediate disputes between landlords and tenants and to provide information on tenancy matters. It is, however, up to each individual municipality to set up such a bureau and persons with such problems should consult their local municipal offices to see if one has been set up in their area. In some areas a Bureau has been established. (See address #8 on page 83.)

The Lease

The most important thing to remember in any tenancy is that the relationship between the landlord and the tenant is governed by the lease, if there is one. The lease contains a set of terms which are agreed to by both parties for the entire term of the lease. No terms may be changed by either party during this period and quite often there is a provision for an automatic renewal at the end unless notice is given. There is no obligation on a landlord to provide items which are not set out in the lease such as, for example, a swimming pool or a sauna.

It is commonly thought that a person under 18 is not bound by the terms of a lease that he signs. However, in most cases this is not true. A minor is bound by the terms of any contract which provides for a "necessary" item such as food, clothes or living accommodation.

Leases in the past have often contained a clause by which the tenant waived his rights to any protective legislation. Under the new Landlord and Tenant Act such clauses are no longer of any effect and their inclusion in the lease is meaningless. *The provisions of the Act apply regardless of the lease.*

Many leases contain a clause by which the tenant gives up his right to sue the landlord for damage or injury to himself, his family or his property. The new legislation does not cover such clauses and they may be legally binding in some situations. Tenants should try to have such clauses deleted from the lease before it is signed, but if a problem does occur a lawyer should be consulted.

One method by which the landlord can alter a provision during the term of the lease is by the tax or rent "escalation clause." This usually provides that if costs or taxes rise during the period, the tenant will pay extra rent. Landlords rarely volunteer to lower rents if costs go down and some make it a practice to charge more than the actual tax increase. Tax rates can be checked at your municipal offices. (See address #9 on page 83.)

It should be obvious that no tenant should sign a lease without having read it and being sure that he understands

it. Although the lease is offered in a standard printed form, a tenant who does not like a certain clause can ask to have it struck out. Whether a landlord will agree will depend on how much he wants a tenant at that time. Provisions which are now outlawed should not appear in the lease and there should be no objection to having these deleted. Tenants are advised not to sign an "Offer to Lease" until they have read the actual lease carefully, because the "Offer to Lease" usually binds the tenant to signing a lease. It is hoped that the government will soon produce a standard form lease which will be used in all tenancies and which will spell out, clearly and simply, the obligations of both parties in accordance with the law.

Effective in 1970, a landlord must deliver a copy of the lease to the tenant within 21 days of its being signed or renewed. If he does not, the obligations of the tenant (including the obligation to pay rent) cease.

Written leases may be either for a certain "term" (i.e. February 1, 1970, to January 31, 1971) or for a certain "period" (i.e., weekly, monthly or yearly). The former terminate automatically at the end of the term unless the lease makes some other provision, but the latter type continue indefinitely until someone gives notice to terminate it. This distinction can be quite important.

Where there is no written lease, an oral one is usually implied. The term conforms to the periods for which rent is paid, i.e., weekly, monthly or yearly. Under this type of arrangement, the landlord is obligated to give possession of the premises and the tenant is obligated to pay rent until the lease is terminated by proper notice. *All the provisions of the new Act apply.*

Security Deposits

New rules as to security deposits came into effect on January 1, 1970. Under the old law, security deposits were governed by the terms of the lease. These usually stated that all or a portion of the security deposit could be withheld if the tenant breached any "covenant" (i.e., promise) in the lease. This included damage, failure to pay rent or failure to give proper notice. Landlords were not, however, legally entitled to charge for ordinary wear and tear, cleaning or decorating. Prior to January 1, 1970 a tenant who felt he was being cheated out of his security deposit could only recover it by suing the landlord in Division Court.

As of January 1, 1970, a new procedure for recovering presently-held security deposits came into effect. A landlord is now required, within 15 days of the end or renewal of the lease, to return the deposit in full. If he wishes to make any deductions, he must have either a Court Order or the consent in writing of the tenant. If this provision is breached, a tenant can lay a charge against the landlord. If convicted, the landlord faces a \$1,000 fine and can be ordered to return the security deposit. A landlord must also pay 6% interest on the money held as a security deposit from January 1, 1970. This interest must be paid out each year and held until the end of the lease.

Since January 1, landlords have not been permitted to demand a security deposit for damage. They are, however, allowed to require a deposit of up to the amount of one month's rent but this money must be credited against the rent for the last month immediately preceding the termination of the lease. It cannot be used for repairs or to cover arrears of rent for any other month. The fact that the owner goes bankrupt or sells the building has no effect on this. Six per cent interest, payable each year, is also required on the deposit.

Post-dated cheques cannot be required for the rent.

Monthly or weekly tenancies are in a special category and security deposits for this type of tenancy should have been returned sometime in January, 1970. Whether a pre-payment of rent can be demanded in this situation is open to some doubt since such tenancies are only for one month or less.

It is not yet clear whether the provisions also prohibit the deposit which some landlords require when the tenants sign the Offer to Lease. This deposit is intended only to insure that the tenant will in fact sign the actual lease and the amount should be credited against the rent when he does so.

Distress

"Distress" is the right given to a landlord to "distrain," or seize without a Court Order, the furniture and goods of a tenant who is 15 days behind in his rent. This right was abolished in 1970. Tenants who are on leases signed before January 1, 1970, are still subject to distress until their lease is terminated or renewed. Monthly tenancies are already exempt.

The law relating to distress appears in the old part of the Landlord and Tenant Act and is too complex to attempt to explain here. One thing, however, is clear—a landlord cannot lock a tenant out and at the same time seize his furniture. This procedure is clearly illegal and would now also amount to an unlawful eviction.

Although it is not required, many landlords give three days' notice before distraining. If the tenant pays the overdue rent at this time, he cannot be charged for the bailiff's fees.

Subletting

The new legislation sets out clearly and specifically that a tenant, other than one in public housing, does have the right to sublet his apartment. The landlord may, however, require in the lease that his consent to the new tenant be obtained. Such consent may not be withheld arbitrarily. *Subletting fees have now been outlawed and the landlord may only charge his actual expenses which in most cases should be minimal.* An itemized list of these should be requested before payment.

Tenants should note that to qualify under these provisions the tenant must find his own sub-tenant and make the arrangements personally with him. The original tenant is still bound by the terms of his lease and may be liable if the new tenant defaults in paying the rent or causes damage. Many landlords may, however, wish to cancel the original lease and enter into a new one with the new tenant, in order to protect themselves. If it is the tenant who wishes to have the lease cancelled, the arrangement is not covered by the Act and there is no limitation on the fee the landlord may charge.

Disputes related to subletting may be submitted to a County Court Judge on summary application.

Privacy

Tenants have now been guaranteed the right to privacy in their own apartments. Except in cases of emergency, neither a landlord nor a superintendent may enter the rented premises without giving 24 hours' written notice of the time and the reason for entry. The specified time must be during daylight hours. The only exceptions are where the lease specifically provides that the landlord has a right to show the apartment at certain hours to prospective new tenants, or where the tenant gives his consent at the time of entry. This consent cannot be a general consent provided for in the lease.

It is now an offence for a landlord to stop political canvassers from coming through the building, but there are no prohibitions on restricting cleaners, milkmen and breadmen by giving a monopoly to certain tradesmen. However, a landlord can only stop a tradesman actually called to the building by a tenant if there is a provision to this effect in the lease.

Neither the landlord nor the tenant can alter the lock on any door giving entrance to the premises without the consent of the other.

A \$1,000 fine is provided for breach of the provisions regarding locks and political canvassers, but not for invading the privacy of the tenant. Presumably, however, a landlord who entered an apartment without permission would be guilty of trespassing.

Repairs

Prior to January 1, 1970, there was no obligation in law on the landlord to repair damage to the rented premises. Most leases, in fact, provided that the tenant was responsible for all repairs with the exception of reasonable wear and tear. This included all damage whether caused by the tenant or not.

The new law puts the obligation on the landlord. Unfortunately, this provision does not cover leases entered into before 1970 until they come up for renewal. Monthly and weekly tenancies were covered as of the first payment of rent in 1970.

By the terms of the new legislation, a landlord must not only provide, but also maintain, the rented premises in a good state of repair and fit for habitation during the tenancy. In addition, the landlord must comply with all health and safety standards, including any housing standards required by law. It is irrelevant that the premises were in a bad state of repair at the time the tenant moved in.

The tenant's responsibility now extends only to ordinary cleanliness of the premises and to the repair of any damage caused wilfully or negligently by the tenant, his family or his guests. The tenant's obligations are more along the lines of good housekeeping.

Special provisions are set out for the enforcement of these responsibilities by either the landlord or the tenant. If the disrepair is so bad that the premises are unfit for habitation, the tenant is permitted to apply to County Court for an order terminating the tenancy. In most cases, however, the landlord should be notified of the need for repairs and given a reasonable time in which to perform them. If this produces no results, the tenant may then apply to the Court for an order that the landlord repair the damage. If the repairs are urgent, the tenant may have them done immediately and deduct the cost from the rent. This latter procedure, however, may be hazardous if the landlord objects and the Court later rules that the repairs were not required or were more expensive than was necessary.

Even though it is allowed by law, there is some doubt whether a tenant is justified in withholding all his rent due to disrepair of the premises unless the landlord has specifically promised to repair in the lease. On the other hand, it is possible that if a tenant does apply to the Court for authority to repair, the judge may also grant a rent reduction for the period during which the premises were not in proper shape.

Contract Law

For many years leases came under the antiquated provisions of Land Law rather than the more modern Contract Law. The new legislation has changed most of this.

For instance, the clause appearing in many leases which provided that all or a substantial portion of the rent for the entire term became due if the tenant was late in paying the rent or breached any provision in the lease cannot now be enforced if the tenant is able within a reasonable time to pay up the arrears along with the collection expenses of the landlord.

Previously, the law provided that even if the landlord failed to live up to his obligations the tenant was still bound to pay rent. This meant that no matter how bad things got the tenant could not get out of the lease. Under the new law a tenant is justified in withholding his rent if the landlord breaks a "material covenant" in the lease. A landlord cannot sue for this rent until he lives up to his side of the bargain.

"Material covenants" are essential promises and include such things as the landlord's obligation to provide adequate heat, proper repairs and "quiet enjoyment." The latter is a technical term which has little to do with noise and nothing to do with other tenants. It is the promise implied in every lease that the landlord will permit the tenant to occupy the premises during the term of the lease.

It should be noted, however, that minor deficiencies in these areas will not be enough to justify the tenant in withholding his rent. The problem must be so serious that the tenant is almost forced to leave. Notice should always be given to the landlord before withholding rent.

Termination of the tenancy is not permitted without a Court Order except in the case where the lease becomes absolutely impossible to carry out. This would be the case if, for example, the building were to burn down. It is interesting to note that under previous law the tenant was still bound to pay his rent even if the building was no longer standing.

A tenant who breaks his lease without legal justification may still be liable for all the rent for the entire term of the lease. However, if the premises are re-rented the landlord can only charge for the time during which they were empty plus his expenses in re-renting. Under the old law a landlord was under no compulsion to re-rent the premises at all during the remainder of the term of the lease but a section in the new legislation attempts to remedy this by compelling the landlord to minimize his damages and re-rent as soon as possible.

Termination

Most leases for a "term" provide that the landlord or the tenant must give notice to terminate or else the lease will continue as a monthly tenancy or, in some cases, a yearly tenancy. Where such a clause is in the lease, it must be complied with. If there is no such clause, the lease usually terminates automatically at the end of the term provided for and no notice is required. The exception to this is the "periodic" lease mentioned earlier.

Where the lease is "periodic" or where there is no lease and no agreement as to notice is made between the parties, the new legislation requires notice as follows: weekly—one week's notice; monthly—one month's notice; yearly—sixty days' notice. These periods correspond with the rental periods and begin on the date on which the rent is payable. Notice which is even one day late is of no effect for that particular period, e.g., to terminate a monthly tenancy on August 31, the tenant or landlord must give notice on or before July 31.

Notice may be given either orally or in writing but must be in writing if it is intended to be relied upon in Court. Except where the tenant is deliberately evading service, notice from a landlord to a tenant must be delivered to the tenant personally and not mailed or simply left at the apartment. A tenant may, if he wishes, simply mail his notice to the landlord, but it should be remembered that such notice is not legally regarded as being delivered until three days after mailing.

The new legislation also requires that a copy of these provisions as to termination be posted in the lobby of each building along with the name and address of the landlord.

Evictions

As of January 1, 1970, a landlord is not permitted to evict a tenant or in any way take possession of the rented premises without a Court Order. "Before such an order can be obtained, the landlord must properly serve the tenant with notice of termination and, if the tenant refuses to leave, the landlord must then serve him with a notice of Application for Possession. The Application for Possession is initially brought before the County or District Court clerk and the tenant must have at least 4 clear days' notice of the bringing of the Application for Possession before the County or District Court clerk. If within the 4 days the tenant does not dispute the landlord's Application for Possession, on the bringing of the Application for Possession before the clerk the clerk may then make an order directing that the landlord is to have vacant possession of the premises. If, however, the tenant does dispute the landlord's Application for Possession within the 4 days, then on the bringing of the Application for Possession before

the clerk the clerk will set the Application for Possession down for a court hearing before the County Court or District Court Judge.” It is the tenant’s right to present his side of the case in Court, and if he can convince the judge that the landlord gave the notice to vacate in retaliation for the tenant’s complaints to governmental or municipal authorities with regard to health, safety or housing standards by-laws or because the tenant tried to assert his legal rights against the landlord, the judge may declare the notice invalid and of no effect. The judge also has authority in such cases to delay the eviction or to order that the landlord pay the tenant’s moving costs.

Any landlord who attempts to regain possession of an apartment in any other manner may be charged with an offence and, upon conviction, is liable to a \$1,000 fine.

Right of Appeal

A right of appeal to the Divisional Court of the Supreme Court of Ontario lies from a final order or judgment of a judge made under Part IV respecting Residential Tenancies of the Landlord and Tenant Act.

Withholding Services

Any landlord who withholds a reasonable supply of any vital service such as heat, fuel, electricity, gas, water or other vital service that it is his obligation to supply under the tenancy agreement during the tenant’s occupation of the premises and until the date on which the landlord obtains vacant possession of the premises may be charged with an offence and, upon conviction, is liable to a fine not exceeding \$1,000.

Property Tax Credit (Formerly Known as “Rent Rebate”)

See page 96 for details, or contact address #10 on page 83.

Municipal By-Laws

Each municipality is authorized to enact its own by-laws in regard to such things as adequate heat, proper repairs, safety and housing standards, sanitation and numerous other matters which may affect rental premises. No attempt will be made here to summarize these since they vary greatly from one municipality to another. Tenants who feel their building is deficient in one of the above categories should consult their local municipal offices. When a complaint is laid, a municipal inspector is sent out and if his inspection reveals that the building does not comply with the by-law, the municipality has authority to order that repairs be made. Copies of these by-laws are usually available from the municipal offices on request. Information about the by-laws covering housing can usually be obtained by phoning the office of the City Clerk (address #11 on page 83).

Complaints and requests for an inspector to call on the housing unit in question can be filed at address #12 on page 83.

For complaints about housing units where temperatures are not warm enough or where there is a sanitary problem due to rodents or bugs, phone the Public Health Department at address #13 on page 83.

Legal Procedures

Sections of the legislation which make an offence punishable by a fine are enforced by laying a charge. The tenant goes to the local Justice of the Peace’s office and swears to the facts constituting the offence. If the Justice of the Peace is not yet familiar with the Act, a local Crown Attorney may be helpful. Once the charge is laid, the landlord will be summoned by the police at no cost to the tenant. It is not yet clear whether the Crown Attorney’s office will aid in the prosecution of these cases in Court.

The Justice of the Peace is located at address #14 on page 83.

Summary Applications—Certain disputes under the Act are to be decided by a summary application to a County Court Judge. These applications are heard in chambers. Although this is less formal than open court, it should still be handled by a lawyer. Information on procedure is available from the County Court Clerk. Cost of the application is \$10 and this, plus a portion of the lawyer’s fee, can be recovered from the landlord if the application is successful. The County Court Clerk is located at address #15, on page 83.

Small Claims Court—Any sum under \$400 may be sued for in a local Small Claims Court. Fees vary with the amount of the claim and information on procedure may be obtained from the County Clerk (address #15 on page 83). A lawyer is recommended but not necessary, as the proceedings are very informal. Lawyer’s fees are only recoverable from the losing side where the claim is for \$200 or more.

Legal Aid

A tenant may obtain advice and/or assistance under the Ontario Legal Aid Plan. Application should be made to the local Area Director of the Legal Aid Plan at address #16 on page 83.

Legal Referral

A new service has just been instituted whereby the Law Society will direct persons to lawyers who do the required type of work. The applicant is then given a half-hour interview with the lawyer (for a \$10 fee) to discuss the problem and decide if further action is needed. This service is located at address #17 on page 83.

HOUSING EMERGENCIES

People who suddenly find themselves without housing, whether it be because of fire, eviction, or whatever, can sometimes find help through the Municipal Department of Welfare. (See address #18 on page 83.)

FINANCES

BANKING

CHARTERED BANKS

Canada has nine chartered banks. They have a very broad system of branches and are able to provide the same standards of service to their customers almost everywhere in Canada.

The nine banks are chartered by the Federal Government and are closely regulated, so that money deposited with them is absolutely safe. The chartered banks of Canada are:

1. Bank of British Columbia
2. Bank of Montreal
3. The Bank of Nova Scotia
4. Bank Canadian National
5. Canadian Imperial Bank of Commerce
6. The Mercantile Bank of Canada
7. The Provincial Bank of Canada
8. The Royal Bank of Canada
9. The Toronto-Dominion Bank

For a newcomer to Canada a banking connection is very useful; he should choose his bank carefully and find out all the ways it can be helpful to him. Some of the services provided by chartered banks are described in the following paragraphs. This information comes from a booklet called "Banking in Canada", published by the Toronto Board of Education in co-operation with the Canadian Bankers' Association. This booklet can be obtained by contacting:

The Toronto Board of Education
155 College Street
Toronto, Ontario
362-4931, Ext. 459

SAVINGS ACCOUNTS

Canada is fortunate in having an economy stable enough that it is possible and makes good sense to save small or large sums of money. By depositing money into a savings account at a chartered bank on a regular basis, it is possible to build up one's savings. Money deposited into a savings account is not normally used to pay bills or to make other regular payments.

There are two basic types of savings accounts: one that cheques can be written on, and one that cheques cannot be written on.

The Chequing Savings Account

Usually a chequing savings account allows the depositor to write a certain number of cheques without charge, if a certain minimum amount is carried in the account. If the depositor writes more cheques than the allotted number, a service charge is made for each additional cheque. Interest paid on this type of savings account is lower than that paid for a non-chequing savings account. (For specific rates, consult a bank.)

The Non-Chequing Savings Account

Non-chequing savings accounts pay a substantially higher rate of interest, but it is not possible to write cheques on them. However, cash withdrawals can be made without charge at any time.

TERM DEPOSITS

Savings Certificates are a third way to build up savings. Savings Certificates are recommended if the depositor is able to deposit relatively large sums for longer periods of time, usually at least one year. These Certificates pay a higher rate of interest than either type of savings account, if the depositor does not make withdrawals on the money for the specified period of time. The certificates can be cashed in at reduced interest before the term is reached.

PASSBOOK

The bank will record the details of all transactions—deposits, withdrawals, and interest payments—in a passbook. The passbook should be brought to the bank each time a transaction is made and should be kept in a safe place. If the passbook is lost or stolen, the bank should be notified immediately.

All deposits are fully guaranteed by the bank, and funds deposited are insured by the Canada Deposit Insurance Corporation to a maximum of \$20,000 per person.

DEPOSITS BY MAIL

The bank will supply, on request, forms to mail cheques for deposit to an account. Registered mail should be used if cash is involved.

CHEQUING ACCOUNTS

In Canada, it is easy and economical to pay bills by cheque and it is often more convenient to do so than to use cash. If one plans to write cheques regularly it is best to open a Personal Chequing Account.

There are several advantages to having a chequing account. First of all, it establishes a credit-rating and helps to establish that the person is probably solvent economically and is permanently residing in that area. Writing cheques to pay bills provides a receipt for proof that the bill was paid, and it is safer if the bill is being paid by mail. With cheques it is easier to keep a record of expenditures and a budget.

With a personal chequing account the bank usually sends an itemized statement of the transactions in the account each month; a list of all cheques, deposits, and the balance is mailed out to the customer along with the cancelled cheques.

ENDORSING CHEQUES

Before a cheque can be cashed it must be endorsed. That is, a person wishing to cash or deposit a cheque payable to him must endorse it by signing his name on the back of the cheque. By so doing he is in effect saying to the person cashing the cheque that it is good—he is endorsing it, and once he signs his name on the back and receives cash for it, he is responsible if the cheque is not good. Once a cheque has been endorsed it can be cashed by anyone; therefore cheques should be endorsed only when they are actually being cashed or deposited in the bank.

SERVICE CHARGES

There is a small service charge for each cheque written on a personal chequing account but there is no charge for cashing a cheque.

STOPPING PAYMENT

If someone writes a cheque and then decides he wants to stop payment on it, he can do so by telling his bank at once. If the cheque has not been presented, the bank will be able to refuse to pay it and will not debit the account. Payments should be stopped only if (1) the person to whom it is issued has lost it; or (2) if the person who wrote the cheque decides for some good reason that the payment for which the cheque was originally written should not be made. There is a charge (usually around \$2.00) for this service.

CERTIFIED CHEQUES

For certain payments it may be necessary to provide a certified cheque. This simply means that the cheque is written at the bank and certified there before it is sent or presented to the billing party. When certifying a cheque, the bank verifies that there are sufficient funds in the account to cover it, and then guarantees the cheque by placing a certification stamp across the face of the cheque.

The amount of the cheque is charged to the account at the time of certification. Therefore, if the certified cheque is not used, it should be returned to the bank and deposited to the account on which it was originally drawn. Unlike an ordinary cheque, it should not be destroyed if it is not to be used.

BANK LOANS

It is usually possible for anyone of good character and a regular income to arrange a personal loan at a bank. Many loans are “unsecured”, although sometimes a bank will ask for “security”, a claim against some item of property such as a car or a life insurance policy to ensure that the loan will be repaid. Usually a signature is all that is required. Sometimes that of a wife or husband may be required as well.

MORTGAGES

Banks also arrange and service mortgages for building, buying, or refinancing (remodelling) a home. This is in conjunction with the loan programs of the Central Mortgage and Housing Corporation (see section on housing, page 71.)

PERSONAL MONEY ORDERS

Personal Money Orders are a convenient way to send money to any point in Canada. They can be purchased from a bank at a nominal cost and can be cashed without charge at any bank in Canada. They are completely safe; if they are lost the bank will, after receiving the purchaser's receipt and guarantee, refund the full amount of the money order.

FOREIGN CURRENCY MONEY ORDERS

Foreign Money Orders are used to send small sums of money to points outside of Canada. They can be purchased at a bank in most foreign currencies at a nominal cost and mailed to individuals in any other country. These money orders are completely safe; if they are lost the bank will, after receiving the purchaser's receipt and guarantee, refund the full amount of the money order.

Foreign *drafts* are used in the same way to send large amounts of money. The entire transaction can be completed by mail through the bank's correspondents abroad. When speed is essential, a bank can telegraph or cable the funds almost anywhere in the world.

TRAVELLERS' CHEQUES

For personal or business trips, Travellers' Cheques are the safe way to carry funds. They are available in various denominations from a bank and can be cashed anywhere on the purchaser's signature. If they are lost, stolen, or destroyed, the bank can refund them promptly. Travellers' Cheques are supplied in a wallet-type folder and their cost is nominal.

SAFETY DEPOSIT BOX

The safest place to keep insurance policies, mortgages, stocks and bonds, keepsakes, wills, citizenship papers and other valuables is in a safety deposit box. Documents placed in safety deposit boxes at banks are of course available to the depositor at any time during regular banking hours.

TO PURCHASE AND SELL SECURITIES

Banks have the facilities to handle any purchases and sales of bonds and stocks, including Canada Savings Bonds. For details see the bank manager.

BOOKLETS ON BANKING

The Canadian Bankers' Association also publishes two useful booklets on banking in general. "The Chartered Banks of Canada" outlines the history, management and operation of the banks, while "Factbook", its companion publication, provides much statistical information on the banks' operations over the past ten years. Copies are available, without charge, in either English or French from the Association's Public Relations Department.

P.O. Box 282,
Toronto Dominion Centre,
Toronto, Ontario.

In addition, the public relations departments of the chartered banks usually have brochures describing their own banking services. Very often these brochures are on display and can be picked from display racks in the banks' local branches.

TRUST COMPANY FACILITIES

Over forty trust companies serve the public through more than 500 offices located in large and small centres throughout Canada. Trust companies are often referred to as "near banks" because of the services they provide in a manner similar to chartered banks. They are the only corporations which may perform trustee functions such as settling estates, administering trusts, managing property and investments. The growing use of their services is indicated by the fact that the amount of "other people's money" entrusted to the care of Canadian trust companies has more than doubled in the past ten years.

Trust companies are registered in each province and are subject to strict supervision by the licensing authorities.

The largest group of customers associated with trust companies are depositors. They may be owners of savings accounts, non-chequing savings accounts, chequing accounts (which are all repayable on demand) or holders of Guaranteed Investment Certificates. The owner of a savings or similar account is entitled to a passbook in which details of all transactions—deposits, withdrawals, and interest payments—are recorded. This part of a trust company's operations is similar to the service offered by chartered banks. Interest rates offered depositors may vary from one financial institution to another. A higher rate of interest is usually available if the depositor is willing to place sums for specific periods of time, usually from one year to five years. Certain trust companies will issue Investment Certificates for periods as short as 30 days.

All funds deposited in a registered Trust company, whether in savings account form or evidenced by issuance of Guaranteed Investment Certificates, are insured by the Canada Deposit Insurance Corporation to a maximum of \$20,000.

Other services offered by trust companies concern the sale of Canadian dollar and foreign money orders, travellers cheques and rental of safety deposit boxes. It is possible to engage a trust company to act as agent for the purchase or sale of a house or other real estate. Trust companies also arrange and service mortgages to finance purchase of houses or other real estate. They can be appointed to act as manager of property or agent for the collection of rents.

One of the most important services provided by these companies concerns the administration of estates. It is possible to appoint a trust company executor, co-executor or trustee under a will. This ensures continuing estate administration by experienced personnel, since a person may require expert estate planning service of his personal assets during his lifetime.

Trust companies can be engaged in an agency capacity to manage securities and investments, to provide investment advice or merely to hold certificates in safekeeping. A booklet entitled "What Canada's Trust Companies Can Do For You" is available from The Trust Companies Association of Canada, 302 Bay Street, Toronto, Ontario. Additionally, trust companies display brochures describing their own services; these may be picked up from local branches of trust companies. Trust companies are listed in the yellow pages of the telephone directory under the heading "Trust Companies".

CREDIT UNIONS

A credit union is a financial co-operative owned and operated solely for and by its members. Members belong to the same organization. They may work for the same employer, go to the same church or belong to the same society. Many people from the same national groups have formed credit unions.

The members receive interest on their deposits and can borrow from the credit union. Because it is non-profit any surplus is returned to the members at the end of a year. Interest on loans is kept as low as possible. Decisions about the operation of the credit union are made by the members.

Some credit unions are small, operated by volunteers or part-time staff. Others are large, own their buildings and employ their own staff. Some credit unions can be used as a bank: for paying bills, sending money orders, buying travellers cheques or renting safety-deposit boxes.

For further information telephone or write:

Ontario Credit Union League

Credit Union Drive

Toronto 375, Ontario

Telephone: 757-8731

CREDIT BUYING

Buying on credit and borrowing money have become part of the modern way of life. Properly used, credit buying and borrowing money can be a real convenience for consumers. However there are also real dangers of getting too far in debt, and this usually happens as a result of not understanding how to properly take advantage of credit buying privileges.

CREDIT COUNSELLING SERVICES

In order to provide remedial and preventive counselling for people involved in credit difficulties many cities have credit counselling services. These organizations conduct educational projects to acquaint the public with uses of the credit system, and act as intermediaries between debtors and creditors for orderly payment of debts. Application is usually through referral agencies, or directly, in emergencies. For further information contact the Credit Counselling Service at address #1 on page 98.

In addition, the Ontario Ministry of Justice recommends programs for the repayment of debts, particularly where judgments, garnishees, or wage assignments are in existence. Apply in person, bringing complete information regarding financial situation to address #2 on page 98. (Phone first for an appointment.)

Personal Bankruptcy

The Federal Government has a poor-debtor program for relief under the Bankruptcy Act. Those with personal debts of over \$1,000 may apply *if they meet certain other qualifications*. For details contact the Federal Trustee's Office, Department of Consumer and Corporate Affairs, Bankruptcy Branch, 4th Floor, 480 University Avenue, Toronto M5G 1V3 (Tel. 369-4824). Offices are also located in Hamilton, London, Ottawa, and Sudbury.

TYPES OF CREDIT BUYING

The following information comes from the pamphlet "Consumer Credit" of the Credit Counselling Service of Metropolitan Toronto. The pamphlet is available on request by writing or phoning Credit Counselling Service of Metropolitan Toronto, 229 Yonge Street, Suite 317, Toronto 1, Ontario, 366-5251.

Purchase Credit

The first type of consumer credit to consider is purchase credit. This is usually used to acquire goods from retail stores, and services from professional and service establishments.

The Charge Account

Usually the individual transactions are small, and consist of an arrangement whereby the purchaser may obtain articles or services as he needs them, on his agreement to pay in full at the end of the week, month or year, depending on the agreement made. Although title of any goods involved passes to the purchaser, he has a moral as well as legal obligation to pay. People make use of this form of credit for such service as telephones, electric power, fuel, doctors, dentists, hospitals, and of course, for purchases from retail stores.

The Instalment Sale Account

In instalment sale credit, the term of repayment usually extends from four months to thirty months, and title in the article purchased remains with the seller until the account is paid in full. Contracts vary widely in their terms and it is important for the purchaser to read carefully what he is about to sign, for it must tell exactly what commitments each party has. Once signed and the goods delivered, it requires the signer to fulfill all the terms and provisions, and he is subject to all the penalties that may be imposed for any breach of contract.

Interest rates on instalment contracts also vary widely, and should be carefully noted by the purchaser before signing. The Ontario Consumer Protection Act requires that a clear, written statement showing the cost both in dollars and cents and as an annual percentage rate be provided before credit is given. As well, any additional charges for default in payment must be set down. Since every purchaser on time payments must be given this information in advance, there can be no doubt whatsoever in the mind of the prospective purchaser on how much the financing adds to the basic cost of the article being purchased. Weighing and comparing financing costs has now been simplified considerably for the time sale buyer.

It should be remembered that very often the conditional sale contract signed by the purchaser is sold to a finance company, to which the purchaser is directed to make future payments. Generally the merchant receives a fee for this sale, commonly called "kick-back" (usually a percentage of the finance charges), so it follows that the larger the charges, the more the merchant receives. Some finance companies have as many as three different schedules available to the merchant, so it is important to query the rate and, indeed, bargain for the preferred rate just as one might bargain for price on the sale.

The Revolving Credit Account

A relative newcomer to the consumer credit field, the revolving account began with department stores and other retail stores in the 1930's. It allows purchasers to make any number of purchases up to an agreed total amount, and in return requires payment of a certain amount or percentage plus carrying charges each month.

Interest rates are usually 1½% per month or 18% per year. Generally the customer is billed each month and the credit service charge added.

Loan Credit (Cash Borrowing)

This type of credit is used for meeting unforeseen expenses as well as for purchases of goods or services. Many lending institutions make cash loans.

Banks

Different banks extend credit on different loan plans with widely different interest rates. It will be obvious to most people that the simplest of these, whereby the amount borrowed is repaid in full at the end of the loan period plus interest at an agreed rate, is readiest of calculation as to cost to the borrower. Usually these are secured loans, or loans to known borrowers who are preferred risks, and the interest is 11 to 12% per year.

Not so easy to calculate are the discount loans, where the interest is deducted in advance and the principal plus interest repaid in equal monthly instalments over a period of months. A 6% discount produces 11.8% true annual interest. Another method of interest charge is the "Add-on", where the interest charge is added to the amount loaned at the start of the contract, and the whole repaid in monthly payments. A 6% "Add-on" produces 11.1% true interest. Sometimes, too, the cost of credit life insurance premiums are added to the interest cost of loans, while other banks offer this feature as an inclusive service.

Consumer Loan Companies

Consumer finance companies, commonly called small loan companies, operate under the Federal Small Loan Act on amounts up to \$1,500 and almost all charge the maximum rate allowable up to this amount. The law permits a charge of 2% *per month* on the first \$300 of any loan, 1% on that part between \$300 and \$1,000, and $\frac{1}{2}\%$ from \$1,000 to \$1,500. Over \$1,500 the rate varies between companies and at different levels. Generally the larger the loan the less the rate, since the fixed costs of making a loan, such as credit investigation, administration, etc. are approximately the same for all small loans. Consumer loan companies generally take promissory notes or chattel mortgages as security for their loans, and sometimes an assignment of wages or co-maker is required. (A chattel mortgage involves the putting up of some material goods as security: a car, furniture or property of any sort.)

Loans made under the Small Loan Act are repayable in monthly instalments with a maximum contract length of thirty months. The cost must be plainly stated, and terms set out as to the amount of monthly payment and maturity of the contract. In all loans made under the Small Loan Act all charges of any nature must be included in the interest stated.

Credit Unions

A credit union is a group of people with a common bond, such as working for the same employer or belonging to the same church group, who save their money together and from the accumulated pool make low-cost loans to one another. The credit union is owned and operated by its shareholder members and is not allowed to accept savings from or make loans to the general public.

Interest rates are limited by the Credit Union Act to 1% per month, and some charge less. Free life insurance is included in the cost of the loan, and some union boards of directors vote annual interest rebates to borrowers depending upon the profit picture for the year's operations. Shareholders in the credit union receive from 3 to 6% per annum on their invested capital with dividends being declared once or twice a year. The size of the loan available depends on the money available and the rules of the particular credit union, but most are in the under \$5,000 range. Security used also varies, some taking chattel mortgages on furniture or car in addition to the promissory note and wage assignment generally used. Frequently, by arrangement with employers' payroll departments, payments are deducted automatically from the borrowers' wages and turned over directly to the credit union.

Life Insurance Loans

Most life insurance policies have what is called "loan value", meaning the amount of money that the insured person may borrow on his policy. Many factors affect the amount of loan value, such as the size and type of policy, the age of the policy-holder when the policy was purchased, how long it has been in force, etc. Interest charges and loan value information are generally stated in the insurance policy. If interest payments are not paid, they are added to the amount owed and the whole deducted from the amount of any claim or from proceeds at maturity. Generally, life insurance companies encourage interest and principal payments, however, because borrowing jeopardizes the protective feature of the insurance.

Other Types of Cash Loans

There are other types of cash loans, such as pawnbroker loans—generally for short term at high interest secured by an article pledged during use of the money—or second mortgages, where interest rates, with "discounts" and bonuses and various devices, all may raise the cost to the borrower. It is a good idea for the borrower to have *his own* lawyer examine the contract for any second mortgage before he signs it.

ADVANTAGES OF CREDIT BUYING

There are certain principles to be considered whenever the use of credit is contemplated. Some advantages to the use of credit are:

1. **Immediate Use:** Credit purchasing makes possible the immediate use of articles or services needed or desired. The installation of a required new oil burner unit in a furnace in October and paid for over an extended period may assure both comfort and health for months to come.
2. **Convenience:** It is obviously simpler to have an arrangement to pay medical, dental or utility bills once monthly or according to the time the breadwinner receives his income.
3. **Time-Saving:** Using installment credit permits use of household appliances, such as washing machines and vacuum cleaners, not only to save hard labour but to save time—time which can be put to productive use.
4. **Price Regulator:** Use of credit certainly has made it possible for people to buy more goods than might have been possible without it. This has made possible mass production and distribution, and consequent lower unit costs for many kinds of manufactured goods.
5. **Savings:** Buyers can take advantage of seasonal sales, price reductions, and can shop for bargains when credit is available.

DISADVANTAGES OF CREDIT BUYING

1. **Expense:** Goods are frequently more expensive when sold on credit because the seller has bookkeeping costs, credit worthiness to be investigated, bills to be sent out, accounts to be collected. All these are costly and must be paid for as separate credit cost or be included in higher prices.
2. **Impulsive buying:** Sometimes it is too easy to buy and as a result some people buy carelessly, without adequate consideration of quality or need. Others show insufficient money management ability and become overloaded with too many contractual payments to be comfortably handled by income. This can lead poor managers deeper and deeper into debt.
3. **Prevents Bargain Hunting:** Once a buyer becomes accustomed to dealing with a particular seller on a credit basis, he is less able to “shop around” for lower prices elsewhere.

POINTS TO REMEMBER

Many times the need for credit seems urgent, but a hasty decision can be very expensive and unwise. Individuals or families should weigh and compare the various credit plans available. Certain questions should be asked before making any commitment concerning credit.

- (a) Will using credit be more sensible than saving and paying cash?
- (b) Will the use of credit advance the long-time goals of the family?
- (c) Will the article purchased give lasting satisfaction?
- (d) Is there ample margin between income and current expenses to carry the installment payment?
- (e) Is the use of the merchandise NOW important enough to justify the additional cost of credit?

Recently William J. Cheney, Executive Vice President, National Foundation for Consumer Credit, and author of “Using Our Credit Intelligently” an award winning text book in use in many schools in the United States was asked “What would you advise students about using credit?” His three essential rules:

1. “Don’t buy on credit anything that will not last far beyond the time you get it all paid for. If its value is gone by the time you pay out—all you’ve done is rent, and the rent could be quite high, probably too high.
2. “Never buy on credit something you will grow tired of before the last payment time arrives.
3. “Before you start to use your credit extensively, do a little serious saving, no matter how little, from each pay envelope. It is the regularity that counts.

“Before making any credit decision:

1. “Know the dollar and cent cost of credit.
2. “Know the availability of credit before the need arises.
3. “Compare: compare costs, services offered (insurance, delivery, installation, etc.), and the risks involved.
4. “Get value: quality merchandise at reasonable prices is cheaper in the long run than shoddy material with low or no finance charges.
5. “Assume only the amount of credit you need. Make the largest down payment possible and pay in the shortest time you can.
6. “Know the reputation of your credit source and read and understand thoroughly the terms of the contract to be signed.
7. “All blank spaces in the contract must be filled in before signing. Then, obtain an identical copy of the original contract, and keep it in your possession.

8. "Use your maximum credit capacity only in a real emergency. Thus you will have a margin of safety for a crisis situation which might arise."

CONSUMER PROTECTION

The Ontario Consumer Protection Act is intended to standardize the process of purchasing on credit or borrowing money, so as to be fair and equitable to both parties in a transaction. These provisions do not relieve the consumer of his normal responsibility to make careful decisions when considering a purchase or loan, but his decision is made easier by the fact that the Act requires certain information be provided to the consumer.

BUYING ON CREDIT

The laws help the buyer in all time-payment transactions by requiring that before credit is given, the buyer be provided with a clear, written statement. This statement must show the amount actually received in cash, and the cash price of the goods or services. It must also include:

- the amount of any charges for insurance or official fees required to be paid under any federal or provincial statute;

- the amount of any down payment or trade-in;

- the amount of the credit finance charges on the net balance to be paid, expressed both in dollars and cents and as an annual percentage rate;

- the basis on which additional charges are to be made if the buyer should fall behind on his payments.

In the case of a purchase in excess of \$50.00 (other than on a revolving credit account) where delivery of the goods, performance of the services, or payment in full of the price is not made at the time the contract is signed, the contract must be in writing and include the following:

- the name and address of both seller and buyer;

- a description and the price of the goods or services, and a detailed statement of the terms of payment;

- a statement of any warranty or guarantee applying to the sale. If there is no such warranty or guarantee the contract must say so.

In addition, when the purchase price of the goods or services exceeds \$50, and there is a credit finance charge, the contract must be signed by all parties and an originally signed copy must be given to each.

If a deposit is paid or a trade-in delivered to a seller, but no contract is signed and no delivery of the goods to the buyer has been made or services performed, then the seller must, at the request of the buyer, return the deposit or trade-in.

ADVERTISING

"True" annual percentage rates must be included in advertising by sellers or lenders *if rates are mentioned at all*. If any terms of credit sales or loans are mentioned, they must also include the sum actually offered in cash by the lender or the actual price of goods, the amount of the down payment, the amount of each instalment, and the number of instalments required to repay the total loan or pay for the goods, including the credit finance charges.

REPOSSESSION

Special provisions apply to "itinerant sellers" which include anyone who sells goods or services away from his permanent place of business provided that either the goods and services are not delivered or that the total price is not paid in full at the time the contract is signed. This means not only the door-to-door salesman, but persons such as home furnishing or automobile salesmen, part of whose contract with a buyer might have been made in a place other than in their office. All itinerant sellers must register with the Consumer Protection Bureau.

Sales by itinerant sellers in excess of \$50.00 are subject to a "cooling-off" period of two clear working days, dating from the time the buyer comes into possession of his copy of the contract. The day he receives his copy does not count as one of the two days, and the term "working days" includes Saturdays but not Sundays or statutory holidays.

During these two days the buyer may cancel a contract, provided he does so in writing, personally delivered or sent by registered mail. In the case of registered mail, the letter must be postmarked within the two-day period. If he cancels the contract, the buyer must return any goods he has already received, at the seller's expense, and the seller must return any money or trade-in which he has received. The trade-in, therefore, cannot be considered the property of an itinerant seller until the two-day period has elapsed without the buyer cancelling the contract.

BORROWING AND LENDING

The borrower must be given a written statement of the cost of borrowing, expressed both in dollars and cents and as an annual percentage rate. As in credit sales, the lender must also set down any extra charges, such as for insurance or fees, the rate and intervals at which the money must be repaid, and any charges he intends to make in the event of default on payments.

TO FILE A COMPLAINT

If a borrower or credit buyer feels he has a justifiable complaint, he should write to the Registrar of the Consumer Protection Bureau (see address #3 on page 98) giving all the facts and enclosing his copy of the contract, receipts or advertising material which influenced him to obtain goods or services, as well as any guarantee that may be involved and all correspondence. Penalties are provided by the Act for infractions on the part of sellers or lenders.

If anyone knows of any false or misleading statement on the part of a seller or lender, he is similarly invited to bring them to the attention of the Bureau.

Complaints may also be filed with the Canada Department of Consumer and Corporate Affairs (address #3 on page 98). This Department accepts complaints about improperly labelled goods, sub-standard or unsanitary produce and meat, weights and measures disputes, and other complaints.

Sellers and lenders should make themselves thoroughly familiar with the Ontario Consumer Protection Act which can be obtained at \$1.00 each from the Queen's Printer, 880 Bay Street, Toronto 2. For advice on the working of the Act and new regulations, see a qualified business adviser, such as a lawyer or accountant.

BETTER BUSINESS BUREAUX

In addition to the Consumer Protection Bureau, some cities have a Better Business Bureau which publishes literature to inform and guide the buying public. Better Business Bureaux are probably best known as fact-finding agencies reporting on the advertising and selling practices of business concerns. Better Business Bureaux accept and investigate inquiries and complaints, and give reliability reports on specific firms with whom the caller desires to do business. They also originate their own complaints and accept complaints about misleading advertisements. They are the only organization providing information to assist business and the public in deciding whether or not to donate to a specific charity. Better Business Bureau information indicates the facts surrounding any charitable organization and whether or not it is a true charity. For further information or for pamphlets on specific topics, contact the Better Business Bureau at address #4 on page 98.

PROBLEM AREAS FOR CONSUMERS

The Ontario Ministry of Consumer and Commercial Relations reports that the most frequently-aired complaints received by the Consumer Protection Bureau in 1972 involve dealings with the following types of businesses (in order of frequency of complaints):

1. Magazine subscriptions
2. Home driveway paving
3. Home improvements and repairs
4. Appliances and furniture
5. TV sales and service
6. Rugs, floor coverings, and drapes
7. Finance and lending agencies
8. Clothing stores
9. Photographers
10. Dance and health clubs

Other problem areas, especially for immigrants, involve door-to-door salesmen. It should be remembered that there is a two-day "cooling-off" period (see page 91) for goods in excess of \$50.00 bought from door-to-door (itinerant) salesmen, during which the buyer can cancel his agreement to purchase the goods. The cancellation must be in writing and delivered personally or sent by registered mail post-marked within two working days of the day the purchaser receives his copy of the contract. (This does not include the day on which he receives his copy of the contract nor Sundays nor statutory holidays.)

INSURANCE

In Canada insurance protection plays an important part in the financial well-being of both individuals and companies. Insurance protection is based on a very simple principle: many people pay a small amount for the assurance that they will be recompensed for losses that few of them will actually incur. Of course the majority paying for the protection will not suffer losses, but no one can be sure that he will not be one of the few who actually do incur losses of some kind. Thus many people are willing to contribute to a "protection fund" on the chance that they may actually need it.

Insurance is available for all types of desired protection: fire, burglary, robbery and theft, life, hospital and medical are only some of the major areas in which insurance coverage is available.

LIFE INSURANCE

For detailed information on life insurance, the Better Business Bureau has a pamphlet entitled "Facts you Should Know About Life Insurance", which is available on request by contacting address #4 on page 98. Based on the information contained in the pamphlet just mentioned, a brief description of life insurance follows.

There are four main types of life insurance, all based on the basic principle of insurance protection mentioned above, but differing in important essentials. These four types of life insurance policies are:

1. Term Insurance
2. Whole (or Ordinary) Life Insurance
3. Limited-payment Life Insurance
4. Endowment Insurance

Term Insurance

This, as the name suggests, is life insurance covering the insured for a specified term only.

The premiums for this form of insurance are usually lower because its sole purpose is to provide protection (usually for one to ten years, but some companies offer term policies which run to age 60 or even 70). If death does not occur during the term of the policy, the policy-holder has no further protection unless he takes out a new policy at the higher rate applicable to his then attained age.

In term insurance a policy-holder is insured at a given rate for a definite term only. Term insurance does not permit him, except in special cases, to borrow against his policy, nor does it usually have cash values. Usually, however, term insurance policies allow one to convert his policy into whole life or endowment plan, or to renew it for a further period under certain conditions without taking another medical examination. However, not all term policies are convertible and renewable in the manner described.

Whole (or Ordinary) Life Insurance

This is insurance in which the company agrees to pay the face value of the policy on death. Premiums are payable until death. The premium is higher than the premium for term insurance taken out at the same age, but remains the same year after year.

The excess of premium in the early years goes to build up the reserve that is needed in the later years when the premium is lower than the term insurance rate at the then attained age. It is because of the reserve that the policy can provide for payment of a cash surrender value and other non-forfeiture values upon termination of the policy.

The policy also provides for loan values. So long as the policy remains in force, the company must earn interest on the funds held to cover its reserves. If, therefore, the insured wishes to take a loan on his policy and continue it in force, the company must charge interest on the loan as it takes the place of some other investment on which the company would be earning interest.

A cash surrender value is available under the policy or, in lieu thereof, the policy may be converted into paid-up life insurance for a reduced amount or may provide for continuing the insurance on a term basis for a period which the cash value will provide.

Whole life insurance has always been one of the most popular types of insurance.

Limited-payment Life Insurance

This is insurance, against death at any time, but the premiums are payable for a limited period of years only—15, 20, 30 years, etc., such as "20-payment life". Otherwise, it is the same as whole life insurance. It also has loan and cash values and can be converted into extended term insurance or a paid-up policy. The premiums, of course, are higher because of the limited period during which they are payable. Sometimes people buy paid-up insurance with one lump payment (Single Premium) and this represents the extreme in limited-payment life insurance.

Endowment Insurance

This is a combination of life insurance with a larger portion of investment. Endowment insurance, in addition to providing for payment of the full amount in cash during the endowment period, provides for a like payment at the end of the endowment period. It usually provides the right to have the latter amount payable in the form of an annuity or income payable for life. Premiums are paid, as in the case of limited payment life insurance, for a definite period of years only, for example, 20 years. If the policy-holder dies before the end of the period, the company immediately pays the face amount of the policy to the named beneficiary. If he lives to the end of the period, the company pays the face amount of the policy to him. He is "endowed" with it. It is his and he may use it for further investment or as he pleases.

Endowment insurance, as can easily be surmised, is sold at higher rates than term, whole life, or most limited-payment life policies. This is because the company is obliged to amass a larger reserve within a shorter time. Endowment insurance also has loan and cash values and may be converted into extended term insurance or into a paid-up policy.

Other Types of Life Insurance

All other types of policies are, for the most part, combinations of the plans already described. The prospective purchaser should have no difficulty in understanding and determining their relative merits by studying their provisions and terms. He should analyze his requirements and purchase the form of insurance which will meet them.

For example, there is the combination policy sometimes called a "family income" policy, consisting of a combination of term and whole life insurance. Then there is a joint life insurance policy. These and other plans are based on different combinations of the same essential factors found under the plans of life insurance already described. A recent development is the variable insurance policy in which the policy holder assumes certain risks together with the company on a portion of his premium which is invested in common stocks on the hopes that over a long term his policy will yield higher benefits. For detailed information about life insurance, ask for the booklet "Life Insurance—A Canadian Handbook" from the Canadian Life Insurance Association, 44 King Street West, Toronto, Ontario, telephone 364-6295.

BURGLARY, ROBBERY AND THEFT INSURANCE

Insurance policies which cover losses due to robbery, burglary, or theft are available from many insurance companies. Consult the yellow pages of the telephone directory under the heading "Insurance Companies".

FIRE INSURANCE

Insurance against losses due to fire is available. Coverage can be given to commercial and residential buildings, including their contents such as furniture, personal articles, etc. Contents are usually covered only while in the particular building designated in the policy.

Protection can also be arranged for losses due to lightning, windstorm, hail and other damages caused by the natural elements. Consult the yellow pages of the telephone directory.

HOSPITAL AND MEDICAL INSURANCE

The Province of Ontario offers hospital and medical insurance coverage to every resident who is a landed immigrant or a Canadian citizen. For details about the provincial health insurance program see the section "Health" on pages 30-37 in this booklet.

AUTOMOBILE INSURANCE

See page 112 of the section "Automobiles" in this booklet.

TAXATION

INCOME TAX

Canada has one central or federal government and ten provincial governments. Almost all Canadian taxpayers are subject to both federal and provincial income taxes. The federal government collects the provincial personal income tax for the Province of Ontario so that only one tax form is required.

If a person lives in Canada, whether or not he is a Canadian citizen, his income from all sources both inside and outside of Canada is subject to income tax.

Taxation Year

The Canadian taxation year runs from January 1st to December 31st. If a person resides in Canada for only part of the taxation year, he is still subject to income tax, and will have to pro-rate his personal exemptions based on the number of days he spent in Canada in the year. Tax forms are submitted only once—on or before April 30th each year. There are penalties for late returns.

Those who are waiting until they are established in Canada before bringing their wives and children here should contact the local tax office (see address #5 on page 98) for information as to how they may claim exemptions for support of these dependents.

Allowable Exemptions

There are certain deductions a taxpayer can make from his *total* income; he then pays an income tax on the balance, or his *taxable* income. These deductions are:

1. A basic \$1,600 deduction for every taxpayer who has been in Canada for the whole of the tax year (January 1 to December 31);
2. A further \$1,400 if he is married and his spouse's income does not exceed \$300 for the year;
3. A \$300 deduction for each dependent child under 16 or \$550 for each dependent child 16 or older.
4. A basic \$100 deduction for charitable donations and medical expenses, regardless of the taxpayer's marital status or the number of dependents he has;
5. Up to \$150 deduction for personal employment expenses (e.g., tools, equipment, books, etc.—receipts not required);
6. Contributions to the Canada Pension Plan can be deducted up to a maximum of \$90;
7. Annual membership dues to a trade union, professional association, or an association of public servants can also be deducted;
8. Contributions to the Unemployment Insurance Fund up to a maximum of \$8,320. (Benefits are now taxable.)
9. Child care expenses up to \$500 for each child under age 14, with a maximum of \$2,000 (or 2/3 of claimant's earnings, if earnings less than \$2,000) per family. Disabled children over 14 may be claimed as well.

For further details or more specific information, contact the Tax Information Office at address #5 on page 98.

Payment of Income Tax

Every person who files an income tax return must include his Social Insurance Number, which provides positive identification. Application forms for Social Insurance Numbers are available from local post offices, taxation offices, and Canada Manpower Centres.

Unless the taxpayer is in business for himself, his employer will deduct a pre-determined amount (depending on the taxpayer's personal exemptions) from his salary on a regular basis. The taxpayer pays any balance due (or receives a refund) when he files his annual return.

T4 Slips

Each year, during January and February, employers prepare individual records of earnings and deductions for all employees. These are called T4 slips. A copy is sent by the employer to National Revenue, Taxation, and the taxpayer receives two copies—one to attach to his income tax form, and one to keep for his own records. The taxpayer must have received his T4 slips from his employer around the 1st of March, since employers are required to have them in the mail by February 28. (This is for those who file an annual income tax return.)

Supplementary Income

In addition to salary, or wages, it is necessary to report any tips or gratuities received. If a taxpayer has a part-time job, in addition to his regular employment, and earns under \$250.00 in the year, he will not receive a T4 slip but he should report the income on his tax form.

Bond and bank interest and dividends from investments, both Canadian companies and companies abroad, should be reported. Retirement pensions are considered as income and should be reported.

A tax on 50% of capital gains has recently been introduced.

It is not necessary to report as income Youth and Family Allowances, Workmen's Compensation payments, and certain disability pensions.

All inquiries about taxation should be directed to the District Taxation Office (address #5 on page 98). A list of district offices and more detailed information is available in a booklet called "Income Tax for New Canadians," available from the District Taxation Office or:

Department of Manpower and Immigration, Material Management Services,
Room 101, Bourque Building, 305 Rideau, Ottawa, Ontario.
996-2191.

SALES TAXES—FEDERAL AND PROVINCIAL

The Government of Canada applies a sales tax at the manufacturer's level on almost all commodities including gasoline, liquor and tobacco. This tax is usually included in the price paid at retail and is not shown separately on the bill. It is an indirect or "hidden" tax.

The Province of Ontario imposes a "retail sales tax" on a wide range of items when purchased as well as to telephone, telegraph services, hotel and motel accommodation. This tax must be shown separately on the bill and is a direct tax. It cannot be included in the price nor can the seller absorb it—it must always be paid by the purchaser.

Most purchases are subject to the tax at 5% except housing, children's clothing, food products, prescription drugs, classroom supplies, newspapers, electricity and certain other items which are specifically exempted.

Tax at the rate of 10% is applied to prepared meals sold at a price of over \$4.00, liquor, wine, beer and admissions to places of entertainment.

Storekeepers making taxable sales are registered agents of the Province and collect the tax for the Province.

MUNICIPAL (PROPERTY) TAXES

Each municipality is responsible for providing local services, such as education, police and fire protection, local roads and services, parks and recreation, etc. In order to pay for these services local or municipal taxes are levied, based on the assessed value of the house and property so that the rate will vary from area to area and from house to house. Municipal taxes are only assessed against property owners. If a house or apartment is rented, the monthly rent includes an amount sufficient to cover the taxes.

When a home is purchased and paid for by mortgage payments, normally the mortgage payment will include an amount sufficient to pay the taxes on the property, but this should be taken into consideration and confirmed at the time of purchase.

Payments by Instalment

Municipal taxes can normally be paid in 3-6 instalments, depending on the local municipality; penalties are assessed for overdue payments. Failure to pay municipal taxes could result in the municipality taking over the property.

ONTARIO PROPERTY TAX CREDIT PLAN (Formerly: Rent Rebate)

A new Ontario Government program provides property tax credits to most residents of the Province who either own or rent a house, an apartment, or even a room.

It's important for everyone to know how to take advantage of this new Ontario Property Tax Credit Plan.

An Ontario Property Tax Credit form is included with each federal income tax return package which most people will receive automatically. These income tax packages are also available at local post offices.

To claim the Ontario Property Tax Credit one must fill in the form. If a person has no taxable income, he simply fills in the Tax Credit form and the information needed on pages 1, 2 and 4 of the federal income tax return.

Low-income families, pensioners, farmers and roomers will benefit most from the new plan and may qualify for a tax reduction cheque *even though they do not pay any income tax*.

The new Ontario Property Tax Credit Plan is an improvement over the property tax rebate program which was in effect for the past four years. Under the previous system homeowners received a reduction in their municipal tax bills and tenants received rebates from their landlords. The new plan provides a more equitable distribution of benefits and increased payments to those eligible Ontario residents with the greatest need for tax assistance.

The Ontario Property Tax Credit Plan represents a first step towards a fairer integration of the federal-provincial-municipal taxation structures.

For most people, all the information needed to properly calculate the Ontario Property Tax Credit is contained on the claim form. The following paragraphs are provided for greater clarity.

Who May Claim

A resident of Ontario on December 31, 1972, who paid property tax or rent for a principal residence in Ontario during 1972, may claim a Tax Credit.

What "Principal Residence" Means

As the claim form explains in detail, any housing unit owned or rented by an individual or his spouse may qualify as a

principal residence. A claim can only be made for one residence in any period of time. For example, you cannot claim for both a house and a cottage for the same period.

What Happens if the Claimant Moves during the Year

A person may claim a Tax Credit for each principal residence in Ontario occupied during each appropriate period of the year.

Married Couples

Where the husband and wife both live in the same principal residence, the one with the higher taxable income *must* claim. Where taxable incomes are equal, or where neither has a taxable income, either spouse may claim—but not both.

Students

Students aged 21 or over are eligible to apply for the Tax Credit, whether or not they live at home. Students under 21 are eligible for the period they live away from home even though they are claimed as dependants for tax purposes.

Any student who lived in a residence owned by a college, a university, or a school of nursing can claim \$25 occupancy cost for the year. In addition, rent paid during the year for a principal residence off-campus can also be calculated towards the Tax Credit.

Multiple Claims For The Same Property

In general, each principal residence may have only one principal taxpayer and one Tax Credit claim against it. The two exceptions to this are boarders and people sharing accommodation.

Boarders—A boarder can claim only the portion of his payment which is for rent. Payments for such things as meals and use of laundry facilities are not eligible.

Shared Residences—Two or more unmarried people who rent or own the same principal residence have two choices:

- (a) They can designate one person as the principal taxpayer to claim the entire credit; or
- (b) They can all claim as principal taxpayers and divide the tax bill or rent in whatever fashion they wish. The collective total of rents of property taxes claimed must not exceed the actual rent or taxes paid. In addition—and this is important—each person should show the combined claim and list the names and addresses of the other payers on the reverse side of the mauve claim form.

People Living in Public Housing

Eligible Ontario residents in public housing accommodation may claim the Tax Credit in the normal way for the rent paid during 1972.

Elderly People

Elderly people who have their own private accommodation may claim in the same way as any other resident. Those who live in homes for the aged, rest homes, nursing homes, homes for special care, and charitable institutions which pay property taxes may claim a Tax Credit for the rent they actually pay.

Calculating the Tax Credit

The formula for calculating the Ontario Property Tax Credit is simple:

\$90 plus 10% of OCCUPANCY COST FOR THE YEAR, minus 1% of taxable income. (Maximum credit \$250).

Homeowners—OCCUPANCY COST is the amount of property taxes actually paid by December 31st on the home the homeowner occupied as a principal residence.

Renters—OCCUPANCY COST is 20% of the amount of rent the tenant paid in the calendar year for a principal residence.

For persons who paid less than \$90 in property taxes or \$450 in rent in 1972, the property tax credit equals OCCUPANCY COST minus 1 per cent of taxable income.

Property Taxes Eligible

A person can claim only those 1972 taxes for municipal and school purposes, and local improvements charges, which he actually paid in 1972.

Further Information

For further information contact the nearest District Taxation office. Check the back page of the Guide accompanying the income tax return for addresses and telephone numbers or contact address #5 on page 98.

LAW

Much of the following information comes from a booklet called "The Law and You", published by the Toronto Board of Education. This booklet is available free on an individual basis, or, for quantity orders, at 50¢ per copy. For further information contact:

Toronto Board of Education,
Information and Publications,
155 College Street,
Toronto, Ontario.
362-4931, Ext. 459

LAWS GOVERNING CANADIAN SOCIETY

The laws of Canada and Ontario apply to every person in Ontario, even if he is only here for a weekend visit at a friend's house. As soon as a person enters Ontario, he is responsible for any crime he commits in breach of the laws of Canada and Ontario.

KINDS OF LAWS THAT GOVERN US

Two types of laws determine the rules a person must live by: criminal law and civil law. Criminal laws are passed by the Federal Government in a statute called "The Criminal Code of Canada". Civil laws are passed by provincial governments and vary somewhat from one province to another. In civil law a person is not considered to have committed an offence, but is considered to have committed a civil wrong. If he is found to be wrong the judge will assess damages in the case, which will be awarded to the person wronged.

CRIMINAL LAW

Criminal law regulates the conduct of the individual and protects the individual and his property. Since the Criminal Code is passed by the Federal Government, criminal law is the same throughout Canada. The Criminal Code is applied, administered, and enforced by each provincial government, however. The Criminal Code provides penalties for offenders of criminal law.

The offences against criminal law fall into one of two categories, usually depending on the seriousness of the crime committed. The offences are either *indictable offences* or *summary offences*.

Indictable Offences

Murder, manslaughter (non-capital murder), serious assault, theft, and serious driving offences are some of the indictable offences. Many of these crimes must be tried by a judge and jury, but some may be tried by a county court judge alone, or by a provincial judge.

Summary Offences

Vagrancy, trespassing, minor assault, and disorderly conduct are some of the offences which are considered less serious in nature and therefore punishable on summary conviction. This means that these crimes are tried in a *summary* way in a provincial judge's court.

Some offences are not crimes, but are still punishable by fines or short terms of imprisonment. Such violations as minor traffic offences and breaches of licensing bylaws are in this category.

JUDICIAL SYSTEM IN CANADA

One of the fundamental concepts of the Canadian system of justice is that a person, even though arrested and charged with a crime, is presumed to be innocent and must be proven guilty by the Crown *beyond a reasonable doubt*. This is of course the opposite of the system in some countries where a person accused of a crime is considered guilty until *he himself* proves his innocence.

The maxim “guilty beyond a reasonable doubt” is a valuable safeguard in Canada’s legal system. During the course of a criminal trial, if the accused pleads not guilty, the Crown must present evidence of the accused’s guilt, and at the end of the trial the judge (and a jury in some cases) must be sure (1) that the accused is in fact the person who has committed the crime, and (2) that the Crown has proven every material fact of the crime. At the end of the trial, if there is any reasonable doubt, the judge or jury cannot convict the accused.

If a plea of guilty is presented to the Court, that is the end of the trial and the judge will hand down his sentence because the accused has admitted his guilt.

JURY SYSTEM

In some cases there will be a jury as well as a judge to hear the facts of the case. A jury is made up of twelve persons in a criminal trial, and six persons in a civil case. These twelve *veniremen* (a legal term for the members of a jury) are selected by both the Crown Attorney (the lawyer who represents the Crown and attempts to prove the accused guilty) and the defence lawyer (the lawyer chosen by the accused to defend him in Court). At the end of the trial, after all the facts have been presented, the jury decides on the basis of the evidence presented whether or not the accused has been proven guilty beyond a reasonable doubt. The decision of the jury must be unanimous or a mistrial will be declared. The unanimous decision is another safeguard in our legal system.

All Canadian citizens (except some categories of persons, such as judges, police officers and lawyers) over 18 years of age are eligible for jury duty.

PRE-TRIAL RELEASE (Bail Reform)

Until recently, an accused was required to remain in custody until his trial, unless he could persuade the judge to release him on his posting some security (such as cash or property). Now, for most cases, when the accused is first brought before the court he must be released pending his trial, without conditions, unless the Crown wishes to show cause why the accused should be kept in custody, or why some condition, such as posting security, should be imposed. This means that the accused has a primary right to be released unless the Crown can demonstrate good reason why he should not be released. If the accused does not appear for his trial, the court may issue a bench warrant for the accused’s arrest. The police are then entitled to arrest the accused and return him to stand trial. Failure to appear is an additional offence for which the accused may be tried.

CRIMINAL CONVICTION

If, at the end of a trial or after a plea of guilty, the judge decides that the accused is guilty, he will be so found. The judge may then either convict the accused or, if he thinks that the registering of a formal conviction will serve no useful purpose and it will be unduly detrimental to the accused, he may grant the accused a “discharge”. He may either grant the discharge unconditionally, or he may impose certain conditions with which the accused must comply for a period of time in order for the discharge to be effective. If a discharge is granted, it is as if the offence never took place and a conviction was never registered. If a conviction is entered, the accused may be made to pay a fine and/or serve time in jail or penitentiary. A conviction becomes part of the accused’s criminal record, which may remain with a person for the rest of his life.

CONSEQUENCES OF A CRIMINAL RECORD

A person with a criminal record will find it harder to get a job; many businesses require employees to be bonded, and insurance companies often refuse to bond anyone with a criminal record; civil service and other government jobs may also be closed to those convicted of a crime; the armed forces will not usually give a commission to persons convicted of a crime; a person convicted of a crime may find that certain other countries will not allow him to immigrate.

Recently, a procedure has been introduced whereby a person may, after five years in the case of an indictable offence and after two years in the case of a summary offence, apply to the Government of Canada to be pardoned for his offence. Inquiries are made, and if it is decided that the person is no longer living a criminal life and if the fact of his conviction serves no useful purpose, then a pardon will be granted. If a pardon is granted, it is as if the conviction never occurred, and all the relevant court documents relating to that conviction are destroyed. Applications for pardons should be directed to the Solicitor General of Canada, Parliament Buildings, Ottawa, Ontario.

TYPES OF PUNISHMENT

Three types of punishment are used when a person is convicted of a crime: fine, imprisonment, or probation following a suspended sentence. A fine is levied for offences of a minor nature. Imprisonment is given for more serious crimes. The length of time varies according to that specified by the Criminal Code, the convicted person’s previous record, and many other factors which may be divulged in evidence or by a pre-sentence report. A suspended sentence is a

postponement of punishment for a specified time, up to a maximum of two years and subject to certain conditions. During this time, the convicted person is on probation and must carry out such conditions as the court may see fit to impose. (For example, restrictions may be placed on the time the accused must be home at night, or he may be required to stay away from certain companions and places.) If a person has received a suspended sentence for a first offence, it is quite probable that he will be sent to jail for a second offence.

TRIAL PROCEDURE

Most charges are tried by a provincial judge at a summary trial and he metes out punishment to those he convicts.

Where the accused person is to be tried by a higher court either by a judge and a jury or a judge alone, the judge must decide if there is sufficient evidence to put the accused on trial. This procedure is known as a preliminary hearing. If the judge finds there is sufficient evidence against the accused, he remands him to the higher court. In some provinces the case is also reviewed by a grand jury and if they too are satisfied there is sufficient evidence, the accused must stand trial.

At the trial, the accused's lawyer and the prosecuting attorney will try to bring out all the facts in the case, and a petit (petty) jury will decide whether or not he has committed the crime. They must all agree on the verdict. He cannot be convicted if even one juror believes he is not guilty.

JUVENILE CASES

Persons under sixteen who are accused of a crime are not tried in the regular court system but in the Provincial Court (Family Division). This is because special efforts are made to try to keep the juvenile offender from becoming an adult criminal.

The family court also assists young persons who have been neglected by their parents, determines who their legal guardians should be under certain conditions, and performs a number of other tasks for juveniles and their families.

Records of the court are confidential, so no person who is tried in family court has to grow up with an official criminal record. In some cases, if the juvenile offender is fourteen years of age or older, the judge may ask that he be tried by an adult court if he thinks this is the proper way of handling a particular case.

SYSTEM OF COURTS

FEDERAL COURTS

Supreme Court

The Supreme Court of Canada was established in 1875 for the purpose of hearing appeals from provincial courts and the Federal Court of Canada. It is composed of a Chief Justice and eight judges, all of whom must retire at the age of 75.

Judicial Committee of the Privy Council

Until 1949 this court, located in England, was the highest court of appeal for Canadian cases. In 1949, appeals to this court were abolished by an act of Parliament.

Federal Court

This court deals with cases involving claims against the Federal Government. It also handles maritime legal disputes. Some of its other functions are concerned with matters of income tax, patents, and copyrights.

PROVINCIAL COURTS

Supreme Court

In Ontario the Supreme Court has two divisions: the Court of Appeal and the High Court. The Court of Appeal is only concerned with appeals from the High Court or lower courts. The High Court tries cases in both civil and criminal law and also hears a few appeals.

The judges in all Provincial Supreme Courts are appointed by the Governor General in Council.

County and District Courts

These courts exercise wide criminal jurisdiction and exercise original jurisdiction in civil cases. They are also Courts of Appeal for decisions given in Provincial Judges Court in summary conviction cases.

The judges of these courts are appointed by the Governor General in Council.

Other Provincial Courts

The various types of other Provincial Courts and their functions are discussed below. These courts are completely under Provincial control.

Surrogate Courts

These courts deal with the probate of wills and the administration of the estates of persons dying intestate (without a will).

Provincial Court (Family Division)

These courts deal with domestic situations, and with charges under the Juvenile Delinquents Act of Canada against persons under sixteen years of age.

Provincial Court (Criminal Division)

Virtually all criminal cases initiate in the Provincial Court (Criminal Division), and the great majority of them are disposed of in this court. The Provincial Courts also try cases involving breaches of Provincial Statutes and Municipal By-laws. (The most frequent case of this type would be cases under The Highway Traffic Act of Ontario.)

Assessment Review Court

This court functions as a Court of Appeal in disputes concerning municipal assessments and voters lists.

THE LAW AND THE CITIZEN

RELATIONSHIP OF THE POLICE AND THE LAWS

The police enforce the laws passed by the Legislature of the province and the Parliament of Canada.

THE ARREST

A police officer must have reasonable grounds to believe a person is committing or has committed a crime in order to make an arrest.

QUESTIONING IN THE POLICE STATION

When a police officer arrests a person he must specify IF ASKED that an arrest is being made and for what reason. If the arrested person is taken to the station he does not have to answer any questions initially except to give his name and address. If the arrested person does answer questions, anything he says may be admissible as evidence against him in a subsequent trial.

PHONE CALLS

An arrested person can call a relative or a lawyer and is allowed to make any reasonable number of calls necessary to contact the person desired.

FURTHER QUESTIONING AND CONFESSIONS

The arrested person does not have to answer any questions until his lawyer arrives. Any confession must be made voluntarily and written out and signed by the confessor. Confessions should only be signed in the presence of a lawyer who can act as a witness and give legal advice.

LAYING CHARGES

After the questioning, if the police feel there is enough evidence, they charge the arrested person, who then becomes the accused. However, he is not guilty until proven so beyond a reasonable doubt in a fair trial in a court room.

APPEARANCE IN COURT

If an accused person appears in court without a lawyer a "duty counsel" will do what he can for the accused. In most cases he will have the case adjourned until the accused can get a lawyer.

In days gone by a person occasionally pleaded guilty to "get it over with" because he could not afford a lawyer. This should not happen nearly so often now, because of the duty counsel and the Legal Aid Program (see page 103).

LAW ENFORCEMENT

Law enforcement is largely a local concern in Canada, except in certain types of criminal activity, such as smuggling, spying, drug offences, etc. Even then law enforcement in such cases often involves the cooperation and support of local law enforcement bodies where they are in existence.

In Ontario three main law enforcement groups exist: The Royal Canadian Mounted Police (R.C.M.P.), The Ontario Provincial Police (O.P.P.), and local, or municipal, police forces. According to information provided by the Metropolitan Toronto Police Department, these three law enforcement groups generally cooperate in the following way in Ontario:

All police officers are Peace Officers and as such are empowered to enforce the provisions of the Criminal Code of Canada. However, there are many other Federal Statutes such as the Income Tax Act, Customs and Excise Act, etc., which because of their special nature are enforced by the R.C.M.P. or officers appointed for that purpose. See address #1 on page 105 for the R.C.M.P. headquarters in this area.

The Ontario Provincial Police (see address #2 on page 105) and municipal police (where they exist) enforce all Provincial Statutes as well as the Criminal Code of Canada. In addition, municipal police (see address #3 on page 105) enforce the various municipal by-laws.

Generally speaking, the R.C.M.P. and O.P.P. are not responsible for law enforcement within the boundaries of a municipality which has a police force. The R.C.M.P. assist local police in the enforcement of the Narcotics Control Act, and the O.P.P., in some cases, enforce gambling and liquor laws within a municipality and sometimes actually police a municipality which does not have a local police force.

Although the authority of the various police forces does overlap, a great deal of liaison and cooperation ensure that the most effective use of this authority is made.

LEGAL AID

The Law Society of Upper Canada administers the Ontario Legal Aid Plan with funds provided by the Provincial Government.

The Ontario Legal Aid Plan is designed to ensure that no one shall be denied the services or advice of a lawyer because of lack of money. All persons in the Province may now receive the same legal representation or advice which any citizen—with the financial means to do so—would normally secure for himself.

Legal assistance is not “charitable” and in some cases is not free. Under the Plan the financial qualification for Legal Aid is based on the “need” of the applicant and not on an arbitrary “means” test. After an application has been made it will be referred to the Ministry of Community and Social Services which will investigate the income, expenses and capital assets of the applicant and make a report thereon to the Area Director as to whether the applicant can pay for part of the services or the complete cost.

If a person requires the services of a lawyer under Legal Aid he may apply directly to the Area Director or any lawyer in the Province. When a certificate is issued the applicant will take the same to a lawyer of his choice who participates in the Plan. Neither the Court nor the public will know that he has received legal assistance.

Duty counsel are in most Provincial Judges’ Courts in order to assist persons in custody or on bail or persons appearing in response to a summons. The duty counsel can and will advise a person on his legal rights and assist him in applying for an adjournment or for pre-trial release.

For further information about Legal Aid, contact the local Area Director (address #4 on page 105) or the Provincial Director’s office at 123 Edward Street, Toronto, telephone 366-8655.

CRIMINAL INJURIES COMPENSATION BOARD

The Criminal Injuries Compensation Board has been set up to compensate for personal injuries suffered by innocent victims of crimes of violence. The person wishing to apply for compensation must contact the local police immediately and must be willing to testify against the offender to see that he is brought to justice. If the offender is never apprehended, the victim is still eligible to apply for compensation.

To apply the victim should contact the Criminal Injuries Compensation Board, 481 University Avenue, 7th Floor, Toronto, Ontario, 965-4755. Application must be made within one year of the date of the crime. With the application should be included all medical reports concerning the injury, proof of out-of-pocket expenses, and proof of loss of wages.

LICENSING

MUNICIPAL LICENSING

The following licences fall under the licensing authority of municipalities. (See address #1 on page 110 for the municipal licensing office.) The list which follows was provided by the Metropolitan Licensing Commission of Toronto; therefore this list is only an approximation of what licences other municipal licensing authorities issue. In addition, the licensing authority in Metropolitan Toronto has a head office which issues certain types of licences and six area offices throughout Metropolitan Toronto which issue licences for those activities tied to a certain locality; in other municipalities the following list of licences would probably all be issued from one office.

LICENCES ISSUED AT HEAD OFFICE

1. Ambulance Owners & Drivers
2. Auctioneer
3. Bill Distributor & Poster
4. Building Renovator
5. Cab Owners and Drivers
6. Cartage Owners and Drivers
7. Chimney Repairman
8. Coal and Fuel Oil Dealer
9. Collector (Salvage)
10. Drain Contractor and Layer
11. Driving School Operator & Instructor
12. Driveself Rental Car
13. Driveself Rental Motor Scooter
14. Driveself Rental Motorcycle
15. Driveself Rental Snowmobile
16. Driveself Rental Truck
17. Electricians—Master
18. Electrical Contractor
19. Fuel Deliveryman
20. Hearse Owners & Drivers
21. Heating Contractor
22. Insulation Installer
23. Journeyman Steam & Hot Water Heating Installer
24. Journeyman Warm Air Heating Installer
25. Livery Owner & Driver
26. Master Steam & Hot Water Heating
27. Master Warm Air Heating Installer
28. Milk Wagons (Dairies, Transports)
29. Pedlars—all categories
30. Plumbers—Master and Journeyman
31. Plumbing Contractor
32. Plumbing & Heating Contractor
33. Refreshment Vehicles
34. Refreshment Vehicle Driver
35. Refreshment Vehicle Assistant
36. School Bus Owner and Driver
37. Septic Tank Installer
38. Sign Painter
39. Special Sales
40. Taxi Cab Broker
41. T.V. Antennae Installer

LICENCES ISSUED IN AREA OFFICES

1. Animal Vendor
2. Automobile Service Station
3. Bake Shop
4. Barber
5. Billiard Hall
6. Boats for Hire—Keepers of
7. Bowling Alley
8. Cigarettes
9. Cigars
10. Tobacco
11. Circus
12. Dealer in Old Gold
13. Fresh Fish Vendor
14. Fruits and Garden Produce
15. Foodstuff
16. Hairdresser
17. Laundry
18. Laundry Agency
19. Laundreteria
20. Lending Library
21. Massagist
22. Massagist's Assistant
23. Meat Vendor
24. Milk Shop
25. Motels
26. Motor Vehicle (Stock Cars) Racing
27. Moving Picture Show
28. Pawnbroker
29. Pet Shop
30. Place of Amusement
31. Proprietary Club
32. Public Address System
33. Public Bath and Steam Bath
34. Public Garage

- | | |
|---|--|
| 35. Public Hall | 45. Shows of Antiques, Boats & Furniture |
| 36. Refreshment | 46. Street Photographer |
| 37. Roller Skating Rink | 47. Swimming Pools |
| 38. Second Hand Dealer | 48. Tourist Camp including Motels |
| 39. Second Hand Dealer (trade-ins only) | 49. Trailer Camps |
| 40. Second Hand Salvage Yard | 50. Trailer for Living or Sleeping Accommodation |
| 41. Second Hand Shop | 51. Transient Trader |
| 42. Shoe Repair | 52. Travelling Shows |
| 43. Shoe Shine | 53. Victualling |
| 44. Shooting Gallery | |

LICENCES ISSUED BY BOROUGH OFFICES

1. Lodging Houses
2. Tourist Homes (Prov.)
3. Signs
4. Lottery Permit
5. Dogs
6. Kennel Licence
7. Dry Cleaning-Plant-Receiving-Spot-Pressing.

MARRIAGE LICENCES

Marriage licences are also issued by municipal licensing authorities; usually it is the City Clerk's Office (see address #2 on page 110). In Ontario a marriage licence must be obtained at least three days before the wedding is to take place and it must be used within three months after the date of issue; a fee of \$10 is charged for issuing the licence. Those who are under 21 must bring their birth certificates when applying for a licence, and those under eighteen must have their parents' consent. If the father is not residing in Canada, a close relative over 21 may give consent.

If one of the parties has been divorced, the procedure is more complicated and time should be allowed for this. Check with a local City Clerk for details.

In lieu of getting a marriage licence, a person may have the banns read three times in the Church in which he intends to be married.

PROVINCIAL LICENSING

The Ontario Ministry of Consumer and Commercial Relations (see address #3 on page 110) issues the following types of licences:

- A. Credit Union Charters.
- B. Licences:
 1. Bailiffs
 2. Collection agencies and collectors
 3. Mortgage brokers
 4. Real estate and business brokers and salesmen
 5. Motor vehicle dealers and salesmen
 6. Itinerant sellers
 7. Investment contract salesmen
 8. Insurance companies, agents, brokers, salesmen, and adjusters
 9. Prepaid hospital and medical plans
 10. Loan and trust companies
 11. The incorporation of corporations (Articles of Incorporation)
 12. Foreign corporations operating in Ontario by means of extra-provincial licences
- C. Charters for non-profit organizations (to exempt members from personal liability).

LOTTERIES BRANCH

The Lotteries Branch of the Ontario Ministry of Consumer and Commercial Relations (see address #4 on page 110) oversees legislation in connection with lotteries throughout the Province. Where prizes to be awarded in a lottery total more than \$3,500, the person or organization responsible for the lottery must register with the Lotteries Branch

mentioned above. If the total value of prizes to be awarded is less than \$3,500, the licensing authority is the municipality where the lottery is to take place (see address # 5 on page 110).

LIQUOR LICENCES

Liquor licences are needed for special occasions such as dances, wedding parties, etc., when the drinks (beer, wine or liquor) are being sold or when the occasion is being held in a place other than a private residence. If drinks are being sold in a private residence, a licence is also necessary.

Applications for the Special Occasion Permit can be obtained in person at any liquor store or brewery outlet in Ontario and must be filed with the Liquor Licence Board of Ontario (at address #6 on page 110) at least five days prior to the date of the special occasion.

MOTOR VEHICLE LICENCES

The Ontario Ministry of Transportation and Communication is the licensing authority for motor vehicles (address #7 on page 110). For specific information see the section on automobiles (page 111).

DRIVER'S LICENCES

Driver's licences are also issued by the Ontario Ministry of Transportation and Communication (address #8 on page 110). See also the section on automobiles (page 113) for more detailed information.

TRADE CERTIFICATION

In Ontario it is required that certain tradesmen be licensed by the Ontario Government in order to practise their trades. For a list of such trades and detailed information, see page 20 of the section on employment.

AUTOMOBILES

BUYING A CAR

TIPS FOR USED CAR BUYERS

Ontario's car market is huge, offering a wide variety of models and makes. The buyer must shop carefully and wisely to get the car he wants at the price he can afford to pay.

To help people buying cars, the Motor Vehicle Dealers' Section of the Ontario Ministry of Consumer and Commercial Relations, which registers motor vehicle dealers and salesmen in Ontario, offers these guides. They are the result of eight years of experience gained in settling complaints and investigating activities of this extensive market.

The dealer should be selected carefully. The buyer should check with friends who have bought cars from him, or check with the local Better Business Bureau (address #1 on page 117). Be suspicious of high pressure selling.

The purchase order is merely an "offer to purchase" until accepted by the dealer. Once the dealer accepts the offer, the terms are binding on both parties. The buyer should not pay a deposit unless he intends to complete the transaction, for he may forfeit his deposit if, after acceptance of the offer, he fails to take delivery. If purchasing a new vehicle not in the dealer's stock, one should not accept verbal promises on the delivery date. If a promise is made, the buyer should insist that this is shown on the purchase agreement. Any warranty or guarantee must be in writing to be effective. The buyer should understand exactly what it means and make sure the terms of the warranty are included in his written contract. (Many cars have "extended warranties" from the manufacturer. Before accepting it on a used car make sure it is still in force.) Remember that verbal promises are meaningless and not binding on the seller.

If the buyer is trading in another car, the purchase order must carry a complete description of the trade-in and the dollar amount of the trade-in allowance. The balance should be clearly indicated along with any amounts for licence transfer, insurance premiums and other charges. Also the odometer mileage reading of both the trade-in and the car purchased (if used) must be shown on the order.

If purchasing a used vehicle, examine the car carefully and do it in daylight. Check for excessive wear, body damage and wheel alignment.

Road test the car. Drive it at different speeds over roads of varying conditions, unless the car is being sold with an "unfit motor vehicle permit".

Under The Consumer Protection Act, the dealer must disclose all credit finance charges. This information must be on the face of the contract, in dollars and cents and in annual percentage rates. The buyer should insist that the number of payments be shown, together with the amount of each payment.

It is the buyer's responsibility to arrange for insurance. If he is trading a car that is insured, he should get his agent to arrange for a transfer. If the car is financed, normally the finance arrangements provide for collision insurance only. The buyer should make sure he is insured for public liability as well.

Private sales may be risky. The person selling a car privately doesn't have to be a registered dealer. Be sure the private sale isn't a "front" for a dealer. Check the automobile's registration with the Ontario Motor Vehicles Registration Branch (address #2, page 117). Check all warranties, claims of ownership, financing and insurance as specified for dealer-sold cars.

All used cars sold in Ontario must carry a Certificate of Mechanical Fitness. The buyer should make sure he has it before he signs an order. The only exception is a used vehicle sold without licence plates, and then an "unfit motor vehicle permit" must be produced. Such vehicles cannot be driven or licensed until the purchaser produces a Certificate of Mechanical Fitness signed by a certified mechanic.

A buyer should never sign more than one order. If the original order is re-written for any reason, make sure that all copies of the original are marked "cancelled".

In the event of a dispute with the dealer, the buyer should not sign another contract with a second dealer, for he may find the original contract is binding and his deposit forfeited.

For additional information, contact the Motor Vehicle Dealers' Section of the Ontario Ministry of Consumer and Commercial Relations at address #3 on page 117.

REGISTERING MOTOR VEHICLES

The following information comes from the booklet "The Driver's Handbook" prepared and supplied free by the Ontario Ministry of Transportation and Communications. To obtain a copy contact the Driver Branch of the Ontario Ministry of

Transportation and Communications at address #5 on page 117.

The owner of every motor vehicle must register it with the Ministry of Transportation and Communications before driving it. For further information or to register a vehicle, contact the Registrar of Motor Vehicles, Ontario (address #2 on page 117).

CHANGE OF ADDRESS

When an owner of a motor vehicle changes his address, notice of such change must be forwarded to the Ontario Ministry of Transportation and Communications on the prescribed form by registered letter or personally filed within six days.

CHANGE OF OWNERSHIP

The buyer and seller of a motor vehicle are equally responsible for notifying the Ontario Ministry of Transportation and Communications of the change of ownership within six days of the date of the sale. The prescribed form is on the back of the motor vehicle permit.

CERTIFICATE OF MECHANICAL FITNESS

When a used motor vehicle changes ownership a Certificate of Mechanical Fitness must be produced to the Ministry in order to change the registration record. Without a Certificate of Mechanical Fitness the vehicle's plates must be returned to the Ministry. New plates may be issued whenever the Certificate of Mechanical Fitness is produced and upon payment of the appropriate fee.

The required Certificate of Mechanical Fitness can be completed by an Ontario licensed mechanic or by a dealer in used motor vehicles in respect of those used motor vehicles he sells. (A motor vehicle inspection report issued by the Ministry is not the Certificate of Mechanical Fitness mentioned here.)

Regulation 410/R.S.O. 1970 prescribes the inspection procedures, inspection requirements and performance standards of the items to be inspected for a Certificate of Mechanical Fitness. A Certificate cannot be issued for any vehicle that fails to pass the prescribed inspection until the required repair or replacement is made.

INSPECTION OF VEHICLES

It is an offence to drive or permit the driving upon a highway of a vehicle that is in a dangerous or unsafe condition.

Police officers appointed to enforce the traffic laws may require a driver to submit his motor vehicle, its equipment and any trailer attached for examination at any time. If the vehicle is found unsafe, it may be removed from the highway until the defective or dangerous condition is corrected. A penalty is provided for refusal to submit the vehicle for examination and if it is found that the vehicle is unsafe, the registration plates may be seized.

CLAIMS JUDGMENTS AND THE MOTOR VEHICLE ACCIDENT CLAIMS FUND

The moment a person purchases a motor vehicle or begins to drive one, he exposes himself to the possibility of great financial loss. Judgments are made by the courts almost every day against negligent owners and drivers.

One can protect his savings, assets, property, and future income with a motor vehicle insurance policy to protect himself against costs of bodily injury or property damage to others. If he does not own a motor vehicle, a driver's policy will protect him if he is driving an uninsured motor vehicle.

UNINSURED VEHICLE REGISTRATION FEE

For those who own a motor vehicle which is uninsured, there is a \$25 uninsured motor vehicle fee to be paid when the vehicle is registered. This fee does NOT give any insurance protection.

MOTOR VEHICLE ACCIDENT CLAIMS FUND

If a person who is uninsured is totally or partly at fault in a motor vehicle collision, the damages or injuries he causes can be paid for from the Motor Vehicle Claims Fund. Judgments of \$50,000 are not uncommon. Arrangements to repay this money in full to the Fund must be made before the driving privileges of the uninsured motorist are restored. Instalment payments may be arranged.

ACCIDENTS INVOLVING UNINSURED MOTORISTS

If a person is involved in an accident with an uninsured motorist he should ask for claims forms by contacting the Director of Claims, Motor Vehicle Accident Claims Fund (address #4 on page 117).

HIT AND RUN ACCIDENTS

The innocent victim of a hit and run driver who suffers bodily injury can recover his loss from the Director of Claims, Motor Vehicle Accident Claims Fund. For further information contact address #4 on page 117.

AUTOMOBILE INSURANCE COVERAGE

THIRD PARTY LIABILITY INSURANCE

Liability insurance for bodily injury or death of any person or damage to property is the most important kind of insurance protection an automobile owner can have.

ACCIDENT BENEFITS INSURANCE

Every motor vehicle liability policy issued in Ontario provides prompt basic indemnity for incurred economic loss arising from bodily injury or death resulting from automobile accidents without the necessity of waiting to decide who is to blame for the accident. The benefits include not only weekly indemnity but also death benefits as well as medical and rehabilitation expenses. The benefits are available not only to the named insured but also to his passengers, pedestrians struck by the insured car and for the insured and his family in another automobile.

COLLISION INSURANCE

Collision insurance will indemnify the insured for damage to his own automobile whether or not he is at fault in an accident. This type of insurance is sold with a deductible amount which must be paid by the policyholder himself. For example, if the deductible amount is \$100 and the repair bill is \$300 then the insured would pay the first \$100 and the insurance company would pay the next \$200. The premium for this coverage would decrease as the amount payable by the insured increases.

ADDITIONAL COVERAGE

Insurance protection against losses to an automobile caused by fire, theft and other hazards is available from insurance companies.

GRATUITOUS PASSENGERS

A non-paying passenger has a right of action against his driver for loss or damage caused, or contributed to, by the *gross* negligence of the host driver. Compensation for rides should not be accepted from passengers unless special insurance protection has been arranged through an insurance agency or company.

DRIVER'S LICENCE

The Ontario Ministry of Transportation and Communications is responsible for licensing drivers of motor vehicles. The Ministry supplies a booklet with information on how to become a licensed driver, as well as information on laws governing the circulation of traffic. This booklet and other information can be obtained by contacting the Driver Branch of the Ontario Ministry of Transportation and Communications at address #5 on page 117. The examination for a driver's licence consists of four parts: tests of vision, knowledge of the rules of the road, sign recognition, and an outside demonstration of driving ability. Appointments for a driver's licence examination can be made by contacting a Driver Examination Centre of the Ministry (address #6 on page 117). Appointments for the road test cannot be made by telephone. The applicant, or any person acting on his behalf must apply in person at the examination centre at address #6 on page 117. At that time a fee of \$8 is levied for the driver's licence. No fee is charged for the written parts of the test unless the road test portion has been waived. (It is often difficult to arrange an immediate appointment for the road test.)

DRIVER'S LICENCE INFORMATION

Age

The minimum age for drivers is sixteen years, and no one may employ or permit a person under this age to drive a motor vehicle on a highway.

Chauffeur's Licence

Anyone who receives compensation for driving a motor vehicle must be licensed as a chauffeur. A chauffeur's licence is

obtained at the same centres as a regular licence and for the same fee.

Instruction Permit

An instruction permit may be issued to a person who, except for lack of instruction in operating a motor vehicle, is otherwise qualified to be issued a driver's licence. The permit entitles the applicant to drive a motor vehicle other than a motorcycle for a period of one year provided that such person is accompanied by a person occupying a seat beside him who is licensed to drive a four-wheeled vehicle.

An applicant who is 16 years of age but under 17 years of age is required to have the signed consent of a parent or guardian before applying for an instruction permit. Certificate of consent is on the back of the application form.

Motorcycle Operator's Licence

A special licence is needed to operate a motorcycle. To get this licence, it is necessary to pass a special written or oral test as well as a driving and skill test using a motorcycle. To operate both a motorcycle and a car it is necessary to pass driver examinations using both types of motor vehicles. For further information contact the Driver Branch of the Ontario Ministry of Transportation and Communications at address #5 on page 117.

New Residents of Ontario

A new resident of Ontario who holds a valid driver's licence from the province, country, or state of which he was a resident immediately before becoming a resident of Ontario, has 30 days in which to obtain an Ontario driver's licence. A new resident who comes from another province and holds a valid licence from that province, can obtain an Ontario licence without taking a driver's test upon surrender of the driver's licence issued by the other province.

Non-Residents of Ontario

An Ontario driver's licence is not required by (1) a resident of another province of Canada who is at least 16 years old and holds a valid driver's licence from that province; (2) a resident of another country or state who is at least 16 years old and holds a valid International Driver's Permit, or who has not resided in Ontario for more than three months in any one year and holds a valid driver's licence from the country or state in which he resides.

HOW A DRIVER CAN LOSE HIS LICENCE

A driver can lose his licence for any of the following reasons:

1. If he is convicted of:
 - (a) driving while his ability is impaired by alcohol or drugs;
 - (b) refusing to submit to a breath test for alcohol;
 - (c) driving when he has more than .08% alcohol in his blood;
 - (d) criminal negligence in the operation of a motor vehicle;
 - (e) dangerous driving;
 - (f) failing to remain at the scene of an accident;
 - (g) motor manslaughter;

the court may prohibit him from driving for various periods up to life.

These offences are criminal offences and a person convicted of any of them has a criminal record.

A conviction for any of the criminal offences mentioned above, without exception, results in a suspension of the driver's licence for periods from three months to two years. This is called a mandatory suspension.

2. If he accumulates 15 points under the demerit point system, suspension is mandatory until the Ministry has retained his licence for 30 days.
3. If he fails to pay a judgment for damages occasioned by a motor vehicle, or if any payment is made out of the Motor Vehicle Accident Claims Fund on his behalf as the owner or driver of an uninsured motor vehicle, or if having made arrangements to repay the Motor Vehicle Claims Accident Fund on an instalment basis, he defaults on such payments.
4. If he is convicted of producing false evidence with respect to (a) motor vehicle liability insurance, or (b) payment of the uninsured motor vehicle fee.
5. If he is afflicted with, or suffers from, impaired eyesight or any other physical or mental disability or disease which affects the safe operation of a motor vehicle.
6. If he is a habitual drunkard or addicted to the use of narcotic drugs.
7. If he fails to attend a Demerit Point System (see section below on "The Demerit Point System") interview when required to do so or at such an interview fails to show cause why his licence should not be suspended.
8. If he has an unfavourable driving record of convictions and/or involvement in accidents.

9. If he fails to take a driving test when required to do so. (Mandatory licence cancellation.)
10. If the Court orders a period of suspension upon conviction for certain offences, including driving 30 miles per hour or more over the speed limit.

Driving While Under Suspension

If a person is convicted of driving while disqualified, his period of suspension will be extended for a further six months. In addition, he will be liable to either or both of the following:

- (a) A fine of up to \$500.00 or imprisonment up to two years—or both;
- (b) Impoundment of the motor vehicle for three months by order of a court.

The Demerit Point System

The Point System is designed to identify persistent traffic violators and to protect pedestrians and careful motorists from drivers who abuse the privilege of operating motor vehicles. Chronic offenders are responsible for a large share of the collisions. The aim of the Point System is driver improvement. If an irresponsible driver fails to show improvement, he is removed from the road.

How it Works

Upon certification of conviction or payment of the fine out of court, points are recorded on the driver's record for the offences listed in the Point System Table. Demerit points remain on the record for a period of two years from the date of conviction.

At 6 points — The driver is informed of his record and urged to improve his driving habits.

At 9 points — The driver may be required to attend a personal interview to discuss his record and give reasons why his licence should not be suspended. He will also be required to complete a driver re-examination and, should he fail to pass this test, his licence will be cancelled.

At 15 points — The driver's licence is suspended, and retained in the Ministry for 30 days.

Upon reinstatement, the driver's licence is returned, but the number of points on the driver's record is reduced to seven. Thus a driver will be on probation and any additional points may again bring him to the interview level. If he again reaches 15 points, his licence will be suspended for 6 months.

Offences Costing Demerit Points

7 points:

Failing to remain at the scene of an accident.

6 Points:

Careless driving.

Racing.

Exceeding the speed limit by 30 m.p.h. or more.

5 Points:

Driver of bus failing to stop at unprotected railway crossings.

3 Points:

Exceeding the speed limit by 11 to 19 m.p.h.

Driving through, around or under a railway crossing barrier.

Failing to yield right of way.

Failing to obey a stop sign, signal light or railway crossing signal.

Failing to obey the directions of a police officer.

Failing to report an accident to a police officer.

Improper passing.

Crowding the driver's seat.

Wrong way on a one-way street or highway.

2 Points:

Pedestrian cross-over.

Failing to share the road.

Improper right turn.

Improper left turn.

Failing to signal.

Unnecessary slow driving.

Failing to lower the headlamp beam.

Improper opening of vehicle door.

Prohibited turns.

Towing of persons on toboggans, bicycles, skis, etc. prohibited.

Failing to obey signs prescribed by regulation under section 99 (1) (Highway Traffic Act).

AUTOMOBILE ACCIDENTS

WHAT TO DO IN CASE OF AN ACCIDENT

Every driver who is directly or indirectly involved in a collision must stop. If damage is not extensive, the vehicles should be moved as soon as possible to allow traffic to pass.

Medical Attention

Give all aid possible to anyone who has suffered injury. (See section on first aid below.) Call a doctor or an ambulance if the nature of injuries requires such action.

Remaining at the Scene of an Accident

It is an offence for a driver to leave the scene of an accident in which he is directly or indirectly involved without rendering assistance, and upon request, giving in writing to anyone sustaining loss or injury, or to any police officer, or witness, his name and address and the name and address of the registered owner of the vehicle.

If a person is directly or indirectly involved in an accident resulting in personal injury, or property damage exceeding \$200—he should report the accident to the nearest municipal or provincial police officer. If he is not capable of making such a report, another occupant of the car must do so.

FIRST AID ON THE ROAD

What to Do at the Accident Scene

Do not move casualty from vehicle until fractures have been splinted and wounds covered with sterile (or clean) dressing unless there is danger of fire or explosion from spilled gasoline or further collision. Remember that the victim's injuries may be aggravated if he is moved before emergency treatment is instituted. Possibility of back injuries or fractures of the neck region must be considered, especially if the victim is unconscious.

Control bleeding by direct pressure. Use pad and hand (or thumb), elevate bleeding part, cover with clean dressings, and bandage firmly.

Burns—Exclude air with sterile (or clean) dressings. Cover with pad and bandage in place. Do not break blisters or remove clothing. No greasy material or ointment should be used on burns. Avoid breathing on burned surface.

Medical Care

Keep the patient warm and at rest.

Under normal circumstances the patient is not moved until the doctor or ambulance arrives.

Give nothing by mouth if the casualty is unconscious or suffering from possible internal haemorrhage. While it is permissible to moisten the lips of any accident victim who is conscious he must not be allowed to swallow any fluid or solid material because of the danger during later treatment of stomach with material in it.

First Aid Kit—a kit should be kept in your car at all times.

First Aid Training—Call the local office of St. John Ambulance (address #7 on page 117). Or write:

St. John Ambulance
46 Wellesley St. E.
Toronto 5, Ontario

IMMIGRATION AND CITIZENSHIP

TO IMMIGRATE TO CANADA

HOW TO APPLY FOR LANDED IMMIGRANT STATUS

1. Through a Canadian consulate outside of Canada.
2. A Canadian citizen or a landed immigrant can "sponsor" or "nominate" a person to come to Canada as a landed immigrant. Contact the Canada Immigration Centre at address #2 on page 122.

SPONSORED, NOMINATED, AND INDEPENDENT IMMIGRANTS

There are three types of landed immigrants: sponsored, nominated, and independent. An independent landed immigrant is one who has applied for landed immigrant status entirely on his own. A sponsored immigrant is one for whom a relative who is a Canadian citizen or a landed immigrant has applied on his behalf to bring him to Canada and has agreed to assume full responsibility for his support. A nominated immigrant is one who has been assisted in his application by a relative in Canada who has agreed to take responsibility for care, accommodation, maintenance, and assistance in locating employment, if required, for a period of up to five years.

A sponsored immigrant must be one of the following relatives of the sponsor:

- a husband or wife
- an unmarried son or daughter under 21
- a fiancé or fiancée
- a grandparent or parent aged 60 or over
- a parent or grandparent under 60 if widowed or unable to work
- orphans under 18 in the following categories:

- grandchild
- brother or sister
- nephew or niece

— any adopted son or daughter of the sponsor who was adopted under the age of 18 and who is under 21 and unmarried

— any child under the age of thirteen years whom that person intends to adopt and who is

(i) an orphan,

(ii) an abandoned child whose parentage cannot be determined,

(iii) a child born out of wedlock who has been placed with a welfare authority for adoption, or

(iv) a child whose parents are separated with little or no prospect of reconciliation and who has been placed with a welfare authority for adoption, and

— the nearest relative in cases where the applicant has no living dependent other than husband or wife. (An applicant can sponsor only one relative in this way.)

A nominated immigrant is one of the following relatives to the person who is nominating him:

- a son or daughter 21 or over
- a married son or daughter under 21
- a brother or sister
- a parent or grandparent under 60
- a nephew, niece, aunt, uncle, or grandchild.

In each case the application covers those members of the immigrant's immediate family who would accompany him to Canada. Sponsored and nominated immigrants are eligible for all Canada Manpower programs except for immigrant settlement assistance available to independent immigrants. That is, the requirements to be met to qualify for the Canada Manpower English classes, retraining, and upgrading programs are the same for sponsored and nominated immigrants as they are for independent immigrants.

VISITORS

FOR VISITORS IN CANADA BEFORE JANUARY 1st, 1973

New immigration regulations called "THE NON-IMMIGRATION ENTRY RECORDS AND EMPLOYMENT VISA REGULATIONS" were introduced on January 1st, 1973. They do not have an effect on visitors legally in Canada before that date, until the date their present authorization to be in Canada or to work in Canada expires.

Because there were many visitors legally in Canada on January 1st, 1973 who did not have their conditions of entry recorded the regulations provide for a registration period extending from January 1st, 1973 to March 31st, 1973. During this registration period, visitors who wish to remain in Canada or continue working in Canada beyond March 31st, 1973, will be given an immigration document recording the conditions under which they were last admitted to Canada.

FOR ALL VISITORS ARRIVING ON OR AFTER JANUARY 1st, 1973

One part of the new regulations requires that on and after January 1, 1973 all visitors must register on entry to Canada if they wish to stay more than three months. Visitors in Canada wishing to extend their stay beyond three months must apply to an immigration officer to do so.

A second part of the regulations requires that anyone who is not a Canadian citizen or landed immigrant must have an employment visa (work permit) before being admitted to Canada to take employment. Diplomatic and visiting Armed Forces personnel on official duty are exempt from this requirement. Other exemptions include visiting businessmen, foreign news correspondents and persons engaged in sporting activities. Details of the exemptions are in the regulations.

Visitors will not be allowed admission to Canada to search for work.

Non-Canadians who wish to come to Canada to take temporary pre-arranged employment should consult the nearest Canadian immigration office outside Canada before coming to Canada to ensure that they will be admitted on arrival. Certification by a Canada Manpower Centre that a Canadian citizen or landed immigrant is not available for the employment contemplated is required. This certification can best be arranged by the prospective Canadian employer through the nearest Canada Manpower Centre or Canada Immigration Centre.

In those countries where no Canadian immigration officers are available, non-Canadians who wish to come to Canada to work temporarily should ask their prospective Canadian employer to arrange employment certification for them through a Canada Manpower Centre in Canada. A visitor's visa is also required for certain countries.

It is important to note that although the employment visa may be partially completed outside Canada, it is not issued in official form until admission is granted at a port of entry in Canada.

PENALTIES FOR FAILURE TO COMPLY

The new regulations are in no way intended to discourage visitors from coming to Canada or make their stay in Canada less enjoyable. However, failure to comply with the new registration and employment visa requirements may result in deportation, fine or imprisonment.

FURTHER INFORMATION

Visitors to Canada may obtain further details from any Canada Immigration Centre or Canada Manpower Centre in Canada or Canadian Immigration offices abroad. These offices will be pleased to advise prospective visitors on how the new regulations may affect them personally.

VOTING RIGHTS

Canadian citizens or a British subject can vote in a federal election. British subjects who have been residing in Canada since June 25, 1967, and were at least 20 years old on that date may vote in a federal election. However, after June 26, 1975, everyone will have to be a Canadian citizen to vote in a federal election.

Canadian citizens and British subjects who have resided in Ontario for one year may vote in provincial elections. Canadian citizens from other provinces or returning from an established residence in another country must have resided in Ontario for at least twelve months prior to a provincial election to vote.

To vote in a municipal election in Ontario one must be a Canadian citizen or other British subject. To vote in a particular municipal election one has to be residing in that municipality at the time the electoral enumeration is carried out.

In municipal elections there are two categories of voters: (1) residents (2) non-resident property owners and

tenants and their spouses (an example of a non-resident tenant would be a businessman renting office space in one city but living in another.)

The minimum age for voting in a federal, provincial, or municipal election in Ontario is 18.

CANADIAN CITIZENSHIP

GENERAL REQUIREMENTS

Before an alien can apply for Canadian citizenship he must meet the following general qualifications. He must:

1. be legally admitted to Canada;
2. live here for five years after admission;
3. be able to speak either English or French;
4. show that he is of good character;
5. have a knowledge of the responsibilities and privileges of Canadian citizenship;
6. intend to live in Canada permanently;
7. be ready to comply with the oath of allegiance.

These qualifications are dealt with in more detail below and in a pamphlet (from which this information comes) called "How To Become a Canadian Citizen", made available by the Citizenship Registration Branch of the Federal Department of the Secretary of State. (Contact address #3 on page 122 for a copy of this pamphlet or for further details.)

Admission

People who come to Canada with the idea of living here permanently apply to the immigration authorities for the status of landed immigrant. This means that they have been admitted to the country for permanent residence. Many others come here for some temporary purpose, perhaps to follow a course of study, to stay with friends, or to represent a business firm. They are admitted as non-immigrants, and if they later decide to stay, must apply to the Department of Manpower and Immigration for permission to do so—that is, for the status of landed immigrant. This is the first essential before one can become a citizen.

Residence

A person applying for citizenship must have lived in Canada for at least five years before he can apply for citizenship. A period of continuous residence is not required if he can show he has lived in the country for a total of five years during the eight years immediately before he makes application. A further requirement is that he must have lived in Canada for 12 of the 18 months immediately before his application. The period of residence starts from the time he obtains landed immigrant status. If he has spent some time in this country before becoming a landed immigrant he can count half of each full year spent here towards this qualifying period. There are in addition the two following exceptions to this rule:

- (a) Any period that the applicant has spent abroad in the service of the federal or a provincial government, or as the wife of someone who is serving a Canadian government abroad, will count as residence in Canada.
- (b) If an immigrant is the wife of a Canadian citizen she can qualify after only 12 months' residence in this country.

Language

The law states that the applicant for citizenship must have an adequate knowledge of either English or French, and this is something which the court will determine when he appears before it for a hearing. If he speaks with the fluency appropriate to the circumstances of his job and home this will prove acceptable. In many cases the provincial educational authorities provide instruction in one of the two official languages for those who wish to attend a course. The law provides some exceptions to the rule that an applicant must speak English or French before becoming a citizen and the following people can qualify without doing so:

- (a) The wife, husband, widow or widower of a Canadian citizen.
- (b) Anyone 40 years of age or more at the time of admission as a landed immigrant who has since lived here continuously for more than 10 years.
- (c) Anyone less than 40 years of age at the time of admission as a landed immigrant who has since lived here continuously for more than 20 years.

Character

An applicant will be required to satisfy the Court that he is a person of good character. Members of the community may testify on his behalf by giving him letters of reference or appearing before the Court to support his application. His

employer, his bank manager, his business associates, religious and community leaders—indeed, any reputable citizen—would be suitable. If an applicant has been convicted of a criminal offence the Court would also wish to know the details of the case although there is no reason to think that this would automatically disqualify him.

Knowledge of Canada

An applicant will be expected to have some knowledge of Canada and of the responsibilities and privileges of Canadian citizenship. Here again the court will have to be satisfied before it recommends the granting of citizenship to the Minister. Most people find that this is not a difficult test to pass. Some elementary knowledge of Canadian geography and history, the economic life of the country and its political system will equip an applicant very well.

Permanent Residence

An applicant must intend to make his home in Canada. This does not mean that he cannot go abroad temporarily or to accept employment, but he is expected to maintain a close association with this country and to return here in due course, looking upon it as his permanent home.

Oath of Allegiance

The applicant must be willing to swear an oath of allegiance or to make an affirmation in the following terms:

“I swear that I will be faithful and bear true allegiance to Her Majesty Queen Elizabeth the Second, her Heirs and Successors according to law, and that I will faithfully observe the laws of Canada and fulfil my duties as a Canadian citizen. So help me God.”

The Court has to assure itself that the applicant intends to comply with this oath in the future, and would normally be satisfied if there is no evidence of contrary intention in his statements or behaviour. He is also obliged to make a formal renunciation of any former allegiance. Of course this does not mean that he is asked to sever the normal ties of affection or any association that he may have with the country of his origin but it is a simple recognition of the fact that his first responsibility will from now on be to Canada.

PROCEDURES

There are only three steps to become a Canadian citizen. An applicant must:

- (a) apply for citizenship;
- (b) appear before a Court for a hearing (non-British subjects only);
- (c) attend a Court ceremony of presentation (non-British subjects only).

Application

A few simple rules to remember in making an application are:

- (a) An applicant must himself make the application for citizenship. A husband, for example, cannot apply on behalf of his wife. There is one exception to this rule which allows the responsible parent to apply on behalf of a minor child—one under the age of 21. The term “responsible parent” is interpreted as meaning the father, unless the mother has legal custody of the child or is, in fact, the guardian.
- (b) An applicant can make application to any Superior, Circuit, County, or District Court throughout the country, to any District Magistrate in the province of Quebec, to certain Magistrate’s Courts in Newfoundland, or to any Court of Canadian Citizenship which has jurisdiction in the area where he lives. These Courts in Ontario are listed below (page 121(i)) under the heading “Courts of Canadian Citizenship in Ontario”. If an applicant cannot conveniently reach any of these Courts his application may be mailed to the Registrar of Canadian Citizenship, 130 Slater Street, Ottawa 4, who will refer it to the appropriate Court.
- (c) Application is made to the Minister on the form provided by the Department of the Secretary of State for this purpose. Upon completion of the form the applicant must affirm or swear to the truth of the statements made in it before a proper officer—Notary Public, Commissioner of Oaths, or Citizenship Officer.
- (d) The application can be accepted any time after the applicant has acquired the necessary residential qualification, but the law requires its posting in a conspicuous place for a period of at least three months before it can be heard.

Hearing

When an application has been posted for the regulation period the Court which has jurisdiction in the applicant’s area will inform him, well in advance, of the date appointed for his hearing. If he is prevented from appearing on that date, other arrangements may be made with the Clerk of the Court, providing he is made aware of the difficulty. The hearing will be conducted by the Judge, Magistrate, or Presiding Officer of the Court, who will satisfy himself that the applicant is, in the words of the Act, “a fit and proper person” to be granted citizenship. His recommendation will then be

forwarded to the Secretary of State in whom is vested the power of making the final decision.

Presentation

When an application is approved, the Department of Secretary of State will forward to the Court the applicant's Certificate of Citizenship, and the Court will fix a date for its presentation to him at a public ceremony. Usually attending are prominent citizens of the community and representatives of the organizations interested in citizenship. Speeches are made emphasizing the importance of the occasion and the welcome that is extended to the new citizen. The applicant will be required to swear or affirm the oath of allegiance in open Court, having previously signed a statement renouncing any former allegiance, and the Presiding Officer will present his Certificate and congratulate him upon becoming a citizen of Canada.

INQUIRIES

The foregoing explanation is intended as a general description of the procedure for acquiring Canadian citizenship. It does not provide an authoritative interpretation of law, nor does it deal with many complexities of the Canadian Citizenship Act. Requests for further information should be directed to:

Registrar of Canadian Citizenship,
Department of the Secretary of State,
130 Slater Street,
Ottawa K1A 0M5 Ontario

or to the nearest Court of Canadian Citizenship.

COURTS OF CANADIAN CITIZENSHIP IN ONTARIO

Hamilton

150 Main Street West
Zone 10

Sudbury

Federal Building, Room 304
19 Lisgar Street South

Kitchener

National Revenue Building
166 Frederick Street

Toronto

55 St. Clair Avenue East

Ottawa

150 Kent Street
9th Floor

Waterloo

70 King Street North

St. Catharines

360 St. Paul Street East

Windsor

Federal Building
5th Floor
185 Ouellette Avenue

DEPARTMENT OF THE SECRETARY OF STATE

FEDERAL CITIZENSHIP BRANCH

This Branch gives financial assistance to voluntary organizations to further five broad objectives:

- 1) To reinforce Canadian identity and unity
- 2) To encourage cultural diversification within a bilingual framework
- 3) To preserve human rights and fundamental freedoms
- 4) To increase and improve citizenship participation
- 5) To develop meaningful symbols of Canadian sovereignty

General restrictions imposed on grants given by Branch:

- 1) Project must fit into objectives of Citizenship Branch
- 2) Those benefitting from the project must participate in its planning and execution
- 3) Sponsoring group must be able to administer the project
- 4) Must be a demonstration of need of financial assistance.

Grants are given in the following program areas:

Travel and Exchange

Projects must encourage personal interaction between Canadians from different regions in the country and develop a

greater understanding of the regions of Canada and of Canadian identity.

Priority is given to:

- 1) Economically and culturally disadvantaged groups
- 2) Geographically isolated communities
- 3) Indians and Eskimos
- 4) Senior citizens
- 5) Ethnic groups
- 6) Handicapped citizens

Citizens' Cultures

Co-ordinates a multiculturalism program which makes grants available to groups of all cultural heritages who demonstrate a desire to develop and share their cultures within the Canadian context.

Projects must have the participation and financial support of the community.

Native Citizens

Grants are available to ensure the presentation and development of native culture in the context of Canadian society and to encourage the development of specific projects to meet the unique native needs.

Types of groups eligible for grants:

- 1) Native provincial and national associations
- 2) Native Friendship Centres offering assistance to transient native people in urban areas
- 3) Cultural/Educational Centres
- 4) Native women and youth groups

Citizens' Organizations

This program is designed to strengthen Citizen participation and identification with Canadian social life through the provision of financial assistance to voluntary agencies and unstructured social action groups.

Grants will be given to support the following:

- 1) *Established Organizations*—for the purpose of renewal.
- 2) *New and Emerging Groups*—to assist them to obtain the skills and resources necessary for effective participation.
- 3) *Women's Groups*—to encourage the greater participation of women in decisions that affect the quality of their lives. Funds will be provided to assist women's organizations: 1) to promote a greater understanding of the status of women in Canada, 2) to carry out projects providing services specifically oriented to problems related to the rights and status of women, 3) to develop projects, programs and activities which help women to acquire the skills necessary for effective participation in community life.
- 4) *Information and Referral Centres*—to increase and supplement the two-way flow of information between government and citizens and to facilitate communication among citizens in order to foster citizen participation in the decision-making process. Grants are provided largely to assist in the operational costs of Information and Referral Centres.

Citizens' Rights and Freedoms

- 1) At the present time priority for grants is given to:
 - a) Human Rights and Civil Liberties Associations;
 - b) Voluntary organizations whose central focus is not necessarily human rights or civil liberties but whose activities involve from time to time, the sponsorship of rights and freedoms projects, programs, etc.
- 2) These organizations are given grants for the following types of projects:
 - a) Projects which seek to educate the public to rights and freedoms issues;
 - b) Projects which seek to enhance the capacities of organizations to effectively respond to rights and freedoms issues on behalf of citizens.
 - c) Research and projects which seek to build an understanding of the root causes of rights and freedoms problems.

Information on programs administered by Citizenship Branch, Department of the Secretary of State is available from:

The Grants Secretariat
Citizenship Branch, Department of the Secretary of State
66 Slater Street
Ottawa K1A 0M5, Ontario

or

Ottawa

130 Slater Street
Room 1129
996-5977

Toronto

55 St. Clair Avenue East
Room 313
966-6554

Hamilton

150 Main Street West
Suite 504
523-2355

Sudbury

Federal Building
19 Lisgar Street South
Room 346
673-1121

London

395 Dundas Street
Postian Building, 2nd floor
679-4335

Thunder Bay

33 Court Street South
Federal Building
Room 213
Postal Station "P"
345-1451

RECREATION

Recreation facilities abound in most parts of Ontario, and parks and recreation programs are so numerous and varied that only a general description of what is usually available in a typical city or area can be given here. Emphasis will be on sources for further and more specific information.

NATIONAL PARKS

National parks will not be discussed in detail here. There are within Ontario four such parks and many others in other provinces. Persons wishing brochures and information about national parks and other national tourist attractions and their locations should contact either of the following offices:

Canadian Government Travel Bureau
150 Kent Street
Ottawa, Ontario
996-4610

Parks Canada
Information Services
Centennial Tower, 400 Laurier Avenue West
Ottawa, Ontario K1A 0H4
995-6131

PROVINCIAL PARKS

The Province of Ontario, through the Ministry of Natural Resources, Division of Parks, maintains a network of parks and recreation areas throughout the Province. The Division maintains field offices in many parts of the Province.

For information about provincial parks and recreation areas and their locations, contact the Division of Parks at address #1 on page 133. Maps are usually available showing park locations.

The following information comes from a pamphlet/map of the Division of Parks, Ministry of Natural Resources, called "Ontario Provincial Parks". For a copy of this pamphlet/map contact the Division at address #1 on page 133.

CLASSES OF PARKS

In order to meet the broad spectrum of present park requirements and to plan for the future, the provincial park system contains five different classes or types of parks. Each offers different recreational experiences and each provides varied facilities in keeping with the purpose of its class:

Class I—Primitive Parks are large areas of natural landscape preserved for recreation, education and scientific observation. They are preserved from natural resource exploitation and from major facility development such as serviced campgrounds.

Class II—Wild River Parks are significant rivers established for recreation, aesthetic or historic purposes. They are protected from the intrusion of incompatible land and water uses.

Class III—Natural Environment Parks, landscapes of outstanding aesthetic or historic significance, are established primarily for recreation and education. Other resource uses are permitted providing they do not conflict with recreation. Facilities and services may be limited so as to interfere as little as possible with the environment. Zones further protect special areas.

Class IV—Recreation Parks are areas of intensive recreational use in which the environment may be substantially modified to accommodate park users. There are two sub-classes to this class (1) Recreation Areas which are day-use oriented, and (2) Campgrounds which are camper oriented. These parks contain more fully-serviced facilities.

Class V—Nature Reserves are unique natural areas established for scientific and educational uses. General public enjoyment is permitted if it is not detrimental to the area.

The above mentioned pamphlet/map of the Ministry of Natural Resources contains a chart which provides a concise description of the recreation activities and kinds of facilities available in each of the 100 provincial parks.

PARK REGIONS OF ONTARIO

Five broad regions characterize the countryside and development of Ontario. Each region has its own special attractions, landscape, and climate:

Central Ontario

It would take a large volume to set out in detail the full story of the holiday possibilities of this tremendous area for its unexcelled outdoor recreation, fishing, and hunting. Wherever you go there is good fishing, boating, swimming, canoeing and hunting. This area is renowned for its picturesque lakes and forests of maple, pine and birch, set against the rugged hills of the Pre-Cambrian Shield.

From the scenic wild country of Lake Superior Provincial Park to the famous canoe country of the Algonquin and Haliburton Highlands is a land so historically and scenically varied that one may explore an infinite selection of recreational interests: La Cloche Mountains, Lakes Temagami and Nipissing, Ivanhoe Lake Country, The Mattawa or The French Rivers will never be forgotten.

Busy, modern industrial centres, Pembroke, North Bay, Sudbury, Parry Sound and Sault Ste. Marie, all cater to the needs of the vacationer.

Eastern Ontario

Rich in history old and new, this region offers much for the sight-seeing vacationer from ancient burial mounds at Rice Lake to the modern St. Lawrence Seaway and Upper Canada Village at Morrisburg, and beautiful Ottawa, seat of Canada's government.

For relaxation and fun, the shoreline of Lake Ontario, the scenic St. Lawrence River and the rocky lake-studded landscape of the Pre-Cambrian Shield combine to produce some of Ontario's loveliest and most popular holiday areas. The Bay of Quinte area offers splendid fishing and miles of inviting shoreline. Great chains of crystal-clear lakes stretch across the region—to the west, the Kawarthas, linked by the famous Trent Waterway from Georgian Bay to Lake Ontario; the central Tweed Lakes; and to the east the Rideau chain and historic Rideau Canal—a fabulous, uncrowded summer playground.

Southern Ontario

This is one of the oldest settled parts of Canada with many points of historic interest. It is also Canada's "deep South" and across its "garden belt" an equable climate encourages great crops of fruit, vegetables and tobacco. The region also has its rugged northern atmosphere of woods, lakes and streams in the Blue Water country along Lake Huron, the Bruce Peninsula and lower Georgian Bay. Inviting golden beaches front the miles of popular resort areas along the shores of Lake Erie and Lake Huron. The earnest angler will find good sport wherever he goes from the famed bass reefs of Lake Erie; north to the trout, bass and pickerel waters of the Bruce Peninsula; and east to Lake Simcoe.

North-Eastern Ontario

The true north with its characteristic forests of jack pine, spruce and balsam fir, aspen and birch; from the air, as far as the eye can see, the area is dotted with lakes. Two-thirds of the vast area is underlain by the Pre-Cambrian Shield which contains some of the richest mineral deposits in the world. On the surface it is a treasure chest for the vacationer. Brook trout, lake trout, pickerel and great northern pike await the lure and the pioneering fisherman will find the best of sport to test his skill.

This is the country for someone who really wants to get the feel of the north. The extra long warm days and cool nights of summer ensure full days of vacation enjoyment. New and improved roads are opening more of this region to the enterprising vacationist each year.

North-Western Ontario

West from Lake Nipigon and the Lakehead to the Manitoba border and north to Hudson and James Bays, this region has been called by experts "the greatest fish and game reservoir in the world with attractions for the outdoorsman second to none on the continent". A land of big lakes, long rivers, pine and spruce woodland, this newly-discovered vacationland for thousands offers outstanding attractions for the outdoorsman. Scenery beyond compare—the Sleeping Giant of Sibley Provincial Park; the scenic beauty of 128 foot high Kakabeka Falls; the tangled lake and river canoe country of the Quetico; the island-dotted waterways of Lake of the Woods and Rainy Lake; and to the north, a seemingly endless lace-like pattern of lakes and rivers.

THE PARK SEASON

Because of the wide variety of weather conditions encountered in Ontario, park seasons are correspondingly different. Although, as a general rule, most parks will be available as long as possible, the following opening and closing dates shall be the periods during which park facilities will be in full operation:

Parks south of the north shore of Lake Huron, French River, Lake Nipissing, and Mattawa River:

Open — 2nd Friday in May

Close — 3rd Sunday in September.

Exceptions:

— Parks in District 1, close September 30

— Wasaga Beach opens 2nd Friday in June.

— Algonquin Provincial Park:

opens last Friday in April

closes 2nd Tuesday in October.

— Carson Lake and Driftwood Provincial Parks:

opens 1st Friday in June

close 2nd Sunday in September.

Parks north of this line:

Open — 1st Friday in June

Close — 2nd Sunday in September.

Exceptions:

— Quetico Provincial Park:

opens 2nd Friday in May

closes 2nd Tuesday in October.

— Lake of the Woods Provincial Park:

opens 2nd Friday in May.

Four parks are open year-round:

Arrowhead

Pinery

Rondeau

Sibbald Point

CONCESSIONS

Concessions, in provincial parks, are facilities or services which are operated under agreement between the Province of Ontario and individuals or organizations. Such concessions may vary from restaurants to small stores equipped to provide light refreshments and certain staples and perishables useful to campers and picnickers. Other types of concessions include canoe-trip outfitting stores, boat and canoe rentals and horseback riding. Concessions or the nearness of supplies are noted in the remarks section of the chart in the pamphlet "Ontario, Canada Camping" available from the Ministry of Natural Resources at address #1 on page 133.

BEACHES

Swimming facilities are available in most provincial parks. The few exceptions are noted in the detailed park information chart. Many of the designated swimming areas are supervised by beach patrols during certain daylight hours in accordance with posted signs. However, it is important that children be supervised by parents at all times since beach patrol staff have a wide variety of duties and thus are not "life guards". On most beaches, change-houses are provided. All bathing waters are tested regularly to guard against dangerous pollution.

INSECTS

June is fly season in Ontario. Black flies, mosquitoes, and sand flies or "no-seeums" are the major culprits throughout most of the Province. They linger on through the first week or two in July at a nuisance level and then usually subside. Black flies may persist most of the season in Northern Ontario and in a few southern parks, mosquitoes can be distracting unless the camper is prepared. For adequate protection the camper should bring either liquid or cream repellents and an insect "bomb" of his choice. Campgrounds and picnic-grounds in some parks are "fogged" with short-lived insecticides.

DRINKING WATER

Adequate safe water is available in campgrounds and picnic areas. Water supplies include treated water under pressure and deep drilled wells equipped with hand pumps. All drinking water sources are tested regularly and conform with accepted public health standards.

GARBAGE

Garbage containers throughout each park are emptied daily and, when necessary, more frequently. Again, visitor co-operation is required for good maintenance. Garbage should be wrapped and placed in the container. The practices of disposing of wet, unwrapped garbage in the container, and the throwing of refuse in the general direction of the container, only retard the maintenance and encourage odour and flies.

NOTE: A \$500 fine can be levied on a person who litters a provincial park.

CAMPING

Camping facilities in most provincial parks are governed to some extent by the environment of each park. Each campground has a specified number of campsites, each of which is equipped with a table, a fireplace, garbage container and space for car and tent.

Campsites cannot be reserved.

In the majority of campgrounds, buffer zones have been established between campsites to provide a certain degree of space and privacy. The main function of the buffer zones, or rest areas, however, is to protect the plant life from excessive trampling and eventual destruction. The boundaries of each campsite are clearly defined and campers must confine their equipment to this area.

While some provincial parks offer special trailer sites in trailer areas, others accommodate trailers in campgrounds. All provincial parks are equipped with trailer dumping stations for emptying holding tanks. Electrical outlets are available in 24 parks.

Upon arrival at the campground, campers should receive instructions at the campground entrance or check with the camp ranger. Selection of campsites may vary with the season and from park to park, but, in every case, campers must obtain their camping permits to occupy campsites. The maximum length of stay is 28 days.

Campers form a friendly group and are quick to help each other. Each camper should foster this friendly atmosphere but with consideration for his neighbour. Noise must be eliminated at a reasonable hour for those who retire early.

Group Camping

In many provincial parks special areas have been set aside for organized groups of youths or disadvantaged persons. Here groups may pursue their camping and special interests without causing disturbance to individual campers.

Reservations are required and enquiries should be addressed to the district office of the park concerned. For further details contact the Ministry of Natural Resources at address #1 on page 133.

PICNICKING

Most provincial parks provide some type of picnicking facilities. In all cases, picnic grounds provide tables, fireplace grills, toilets, garbage containers and, with one or two exceptions, drinking water. Picnic grounds usually provide easy access to beaches and swimming areas.

Facilities for group picnics such as for schools, church groups and business organizations are available in most provincial parks through reservations in advance. Arrangements should be made through the district office of the park concerned, or by contacting the park office. For further details, contact the Division of Parks at address #1 on page 133.

FUEL WOOD

The kinds of fuelwood in provincial parks vary across the Province, but supplies of firewood are available in a central depot in every park. One should ask where the depots are on entering the park. There is no charge.

Campers should be prepared to deal with the cutting of firewood with, preferably, a small saw, or a good axe (hatchets are dangerous). The gathering of dead wood lying in the forest is discouraged, and the cutting of live trees is strictly prohibited in any provincial park.

TOILETS

These vary from earth-pit toilets to modern, flush toilet washrooms or comfort stations. Toilet buildings and fixtures are cleaned and disinfected regularly each day and are checked frequently to ensure the highest possible standard of cleanliness. Cooperation is required to maintain this standard.

AIRCRAFT REGULATIONS

No person shall land an aircraft within a provincial park. Exceptions to this are a few airports in Algonquin and Quetico Parks which are licensed under the Federal Department of Transport. For up-to-date information contact the district

offices of the parks concerned or the Ministry of Natural Resources at address #1 on page 133.

FIRE HAZARDS

Users of parks are cautioned against careless behaviour contributing to the destruction of forests by fire: the cigarette butt tossed from a car window . . . the campfire not carefully extinguished . . . etc. Fires for warmth or cooking may only be started in designated fireplaces.

HIKING AND WALKING TRAILS

Whether one plans an hour's walk or a 3 or 4 day hike, he will find his trail in one of Ontario's provincial parks. This increasingly popular form of recreation is placing new demands upon the recreation facilities of Ontario and each year new trails are opening in parks.

Most of the trails to date, in provincial parks, are only one or two miles long, but much longer trips are possible in some of the larger provincial parks. As an example, the 27 mile long Highland Hiking Trail in Algonquin Provincial Park, will eventually become an extensive system of trails into the park interior. Address enquiries to the district offices for up-to-date information.

WATER ACCESS POINTS

Throughout the Province of Ontario, there are many thousands of lakes and rivers within the vacation areas. So that these waters may be made easily accessible to the public, the Division of Parks has set aside "Water Access Points"—blocks of land of varying sizes—adjacent to them. Some of these access points are serviced by roads, docks, and jumping off spots for fishermen, hunters, campers and canoeists, and are not to serve as camping or trailer grounds, or for extended parking use. No overnight camping is permitted in these areas.

Before lakes in undeveloped areas are opened up for cottage development, these access points are laid down to protect the public right of access to the water.

BOAT LAUNCHING

All provincial parks with accessible boating waters are provided with launching facilities.

HUNTING

Hunting, when it does not conflict with other recreational activities or park values, is permitted on a controlled basis in a few provincial parks. In addition to the regular provincial hunting licences, a special park permit, for which there is a charge, must be obtained. Hunting licences may be obtained at sporting goods stores, and at hotels and resorts in areas where hunting is popular.

The carrying of firearms without a special permit is prohibited in any provincial park. Airguns and archery equipment are prohibited. All hunting equipment must be declared at park entrances.

SPORT FISHING LICENCES

Fishing in provincial parks is permitted during open season.

Those classified as non-residents must possess the official non-resident angling licence. For further information on angling regulations including who is classified as a non-resident contact the supervising district office.

U.S. Citizens non-resident in Ontario—season angling licence \$8.50.

Canadian Citizens non-resident in Ontario—season angling licence \$3.50.

Non-resident 3-day angling licence \$4.00.

Non-resident organized camp angling licence \$10.00 minimum or \$2.00 per person under 17 excluding adults.

All anglers require a special licence to angle for Lake Trout in Lake Superior—No charge.

Residents and non-residents who fish with a net (seine) are required to obtain a special licence for which a fee of one dollar is charged. Seining licences may be obtained at sporting goods stores and at hotels and resorts in areas where fishing is popular.

CANOE TRIPPING

Camping and fishing trips by canoe, once popular only in Algonquin and Quetico Parks, are now enjoyed by thousands of vacationers from the Haliburton Highlands in Southern Ontario to the shores of James Bay and the Manitoba border.

A brochure priced at 50¢ describing many of these canoe routes in Northern Ontario, plus further information, maps and route descriptions may be obtained on request from the supervising district office or by contacting the Division of Parks at address #1 on page 133.

Individual publications are available for routes within some of the larger parks.

CREED OF THE CAREFUL CAMPER

A good camper:

1. Properly disposes of garbage by burning, or placing it in the containers supplied.
2. Leaves his campsite as clean, or cleaner than he found it.
3. Respects the rights of his fellow travellers.
4. Leaves a small supply of fuelwood for the next camper.
5. Treats all park facilities as he would his own personal property.
6. Asks the ranger in charge when in doubt.

PARK FEES AND GENERAL REGULATIONS

The costs of acquiring, developing, equipping and, to some extent, maintaining parks are paid for, through taxation, by all of the people of the Province of Ontario. It is only fair, therefore, that the costs of maintenance and operation should be borne by those who make direct use of the parks. Senior citizens are given free entry to all parks.

Annual vehicle entry permit—\$15.00. Allows the entry of the vehicle or boat for which it is issued into any provincial park or park operated by the St. Lawrence Parks Commission any number of times during that year. Annual vehicle permits are not required by campers, as the daily vehicle and campsite permits as described below include vehicle entry for campers.

Daily vehicle entry permit—\$1.50. Allows the entry of the vehicle or boat for which it is issued into any provincial park or park operated by the St. Lawrence Parks Commission any number of times during the day the permit is valid.

Daily vehicle & campsite permit—\$3.50. Allows the entry of the vehicle or boat for which it is issued into a specified provincial park and allows the permittee to occupy a campsite in that provincial park for one night.

Daily vehicle & campsite permit (with electrical power)—\$4.00.

Interior camping permit—\$20.00 for sixteen days or \$2.00 per night per canoe. Allows the permittee and other occupants of his boat or canoe to use canoe routes and camp in unorganized campsites in the interior of provincial parks.

Group camping permit—no charge. Allows groups of juveniles under 18 of a religious, charitable or educational organization to camp in an area so designated by the superintendent. Reservations are required.

Bus permit—\$10.00 per day. Allows a bus licensed under the Public Vehicles Act into a provincial park during the day the permit is valid.

Regulations provide that park fees may be levied during any period of the year. The periods designated by official opening and closing dates do not necessarily coincide with the period during which fees are collected.

Parks are fragile things. Plants, animals, natural and historic objects, and facilities are for all to enjoy, and regulations protecting them against abuse are meant to ensure the visitor's pleasure. One will enjoy one's visit more if he knows that he will be leaving each park just as beautiful and unspoiled as he found it.

Dogs and other pets are permitted in parks, but they are not allowed in beach areas and they must be kept on a short leash at all times.

Campfires for cooking and obtaining warmth are permitted. Visitors are required to use the fireplaces in the areas where they are installed and are also warned that all fires must be extinguished before they are left.

Boats are subject to the regulations of the Department of Transport and they may not be left unattended except at a designated place under authority of a lease, agreement, regulation or campsite permit.

Garbage containers are provided everywhere. Use them.

Parents are reminded that children are their responsibility. Do not rely on others to protect them.

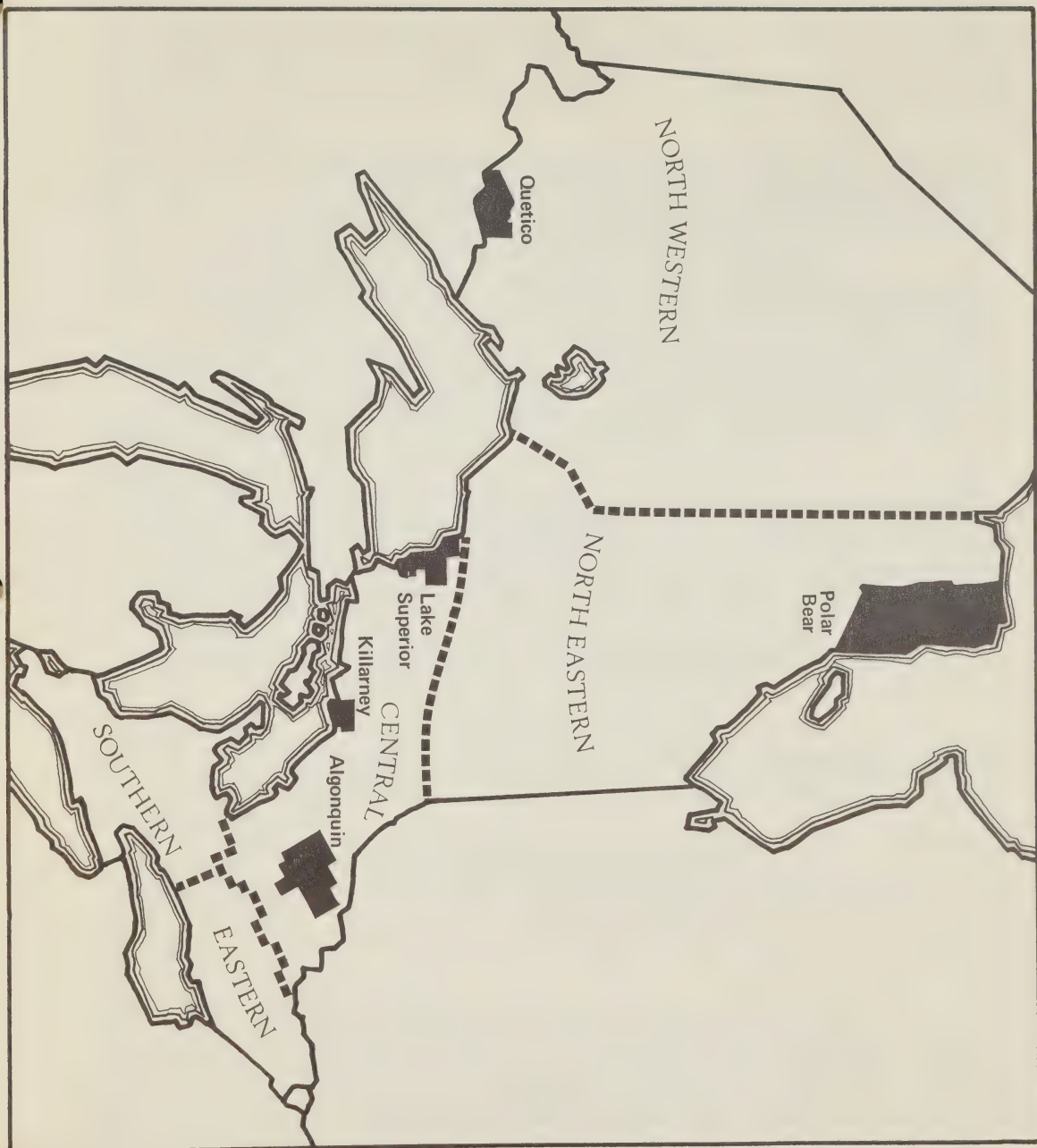
LARGE PROVINCIAL PARKS

Quetico Provincial Park

One of the last great primitive areas on the Continent—and one of the most interesting—Quetico Provincial Park lies along the international boundary between Ontario and Minnesota, from west of Lake Superior to Rainy Lake. Here are 1,750 square miles of some of the finest canoe country in the world, a haven for the out-of-doors enthusiast where the tensions of every day living melt away. Forty per cent of its area is water.

Quetico Park is rich in history too. Through this wild region, explorers, fur traders and missionaries of the seventeenth and eighteenth centuries drove their canoes to the West. For three hundred years voyageurs, trappers, and later, prospectors and lumbermen paddled its waterways in search of treasures of furs, minerals and timber. Today's voyageurs camp beside historic canoe trails in a land which has changed little over the years.

Access to "the Quetico" is limited to perimeter points. From the north, Highway 11 provides access to the



Dawson Trail Campground on French Lake, the only developed area in the Park. Outside of the Park are several starting points which lead canoeists along water routes into the interior.

Further information may be obtained by requesting copies of the booklet "Quetico Provincial Park" and "Canoe Routes in Quetico Provincial Park" from the Division of Parks at address #1 on page 133.

During the summer a program of conducted trips, illustrated evening lectures and films is presented at Dawson Trail Campgrounds where a temporary museum also introduces the visitor to Quetico Park.

Algonquin Provincial Park

Located on the southern edge of the Canadian shield, between Georgian Bay and the Ottawa River, the 2,910 square miles of Algonquin Provincial Park straddle the highlands which have become one of Ontario's favourite recreational areas. In the peaceful serenity of this great preserve, one can really relax and cast aside the concerns of life on the "outside". Less than 200 miles from Toronto, its ridged and furrowed landscape, laid out in a pattern of forests, rocks, lakes and streams has become familiar to millions of vacationers.

The Algonquin scenery is enjoyed by many, in different ways: camping, picnicking, swimming, hiking, photography, a scenic drive, fishing and other activities associated with the outdoors. Along Highway 60, campgrounds, picnic areas, car parking, beaches, stores, restaurants, outfitting establishments and lodges offer facilities by which the motoring visitor may enjoy the Park. The museum and pioneer logging exhibit, labelled trails, conducted hikes and illustrated talks help to draw the visitor's attention to the Park's many natural and historical features.

A tremendous area within the central portion of the Park may be reached only by canoe or on foot. This is the wild country protected from public access by road and reserved for those who wish to explore the Park waterways and trails. Around its perimeter are a few access points that serve as "jumping-off" spots to the interior.

Lake Superior Provincial Park

Lake Superior Provincial Park, with its high hills rising hundreds of feet above Lake Superior, presents to the visitor magnificent views of the rugged Lake Superior shoreline, off-shore islands, and the surrounding wooded country.

Trans-Canada Highway 17, blasted through this rock-bound parkland in 1960, winds 52 miles through the park over towering hills of colourful Precambrian granites, by picturesque coves, sparkling rivers, and clear spring lakes. The hills and valleys are patterned with a beautiful assortment of greens, the pines and spruces adding their beauty to that of the birches and maples.

Historic Indian paintings on the sheer Lake Superior cliffs near Agawa Bay are accessible by a short road and scenic trail. Attractive camping and picnic sites are conveniently located along the Superior shore and on some of the inland lakes.

Killarney Provincial Park

In November, 1961, the opening of Highway 637 made accessible for recreation a vast area of lakes, spectacular scenery and some of the last remaining original forest along the north shore of Georgian Bay. Within this area, where the Canadian painter, A. Y. Jackson and other famous artists produced some of their works, 140 square miles have been set aside as Killarney Provincial Park.

Here the vacationer finds scope for fishing, hiking, canoeing and camping against a background of spectacular La Cloche Hills, which rise, white-topped with quartzite, to elevations of more than 1,700 feet.

Planning and development are now well underway and campers will find a new campground at George Lake, five miles from Killarney Village.

Canoeists may obtain a booklet about canoe-tripping opportunities by writing to the District Forester at Sudbury, Ontario.

OTHER PARKS AND RECREATION AREAS

In addition to the provincial parks, other parks and recreational areas are maintained by the Ontario Government. The parks and historic sites administered by the Ontario-St. Lawrence Parks Commission with offices at Morrisburg, Ontario, extend from the Ontario-Quebec Provincial boundary along the banks of the St. Lawrence River, to the Bay of Quinte on Lake Ontario, a distance of some 170 miles. The parks and scenic drives along the Niagara River and the south shore of Lake Ontario are administered and maintained by the Niagara Parks Commission, with offices located in Niagara Falls, Ontario. Parks located along the St. Clair River are administered by the St. Clair Parks Commission.

Enquiries about the St. Lawrence Parks Commission, Niagara Parks Commission and St. Clair Parks Commission may be directed to their offices at Morrisburg, Niagara Falls and Coruna, Ontario, respectively.

MUNICIPAL PARKS AND RECREATION FACILITIES

The park facilities and recreation programs offered by municipal parks and recreation departments vary considerably from one locale to the next. For exact information it is necessary to contact the local Department of Parks and Recreation (see address #2 on page 133) and ask for brochures and other materials describing the recreation programs and parks facilities in the area. Very specific information can also be obtained by contacting the local Department and asking, for example, for a list of public tennis courts in the area. Or one might simply want to ask, "What is the nearest outdoor (or indoor) swimming pool to me?" (etc.)

However, an attempt will be made here to list some of the types of programs and facilities available. This is by no means a complete listing and the municipal Department of Parks and Recreation (address #2 on page 133) should be contacted for further details and up-to-date information about recreation programs and park facilities. Many departments of parks and recreation publish seasonal recreation programs which are sent out upon request.

The following description of a parks and recreation department's facilities and programs is based on information given in the City of Toronto's Parks and Recreation Department's brochure called "Parks and Recreation Facilities". Therefore, it may be only an approximation of another city's facilities and programs. However, it should serve as an indication of what may be available in most cities.

PUBLIC PARKS

In recent years, the parks in many cities have undergone a thorough rehabilitation. These parks vary from small neighbourhood sitting-out parkettes to major local and regional parks.

Some of the major features in the various parks are botanical gardens, nature trails, picnic areas, animal paddocks, fishing areas, gardens (hanging, sunken, rock and formal) arboreta, woodlots and, of course, waterfront lands and beaches.

For a list of parks in this area refer to address #3 on page 133.

NOTE: Some municipalities issue permits (usually at no charge) to large groups wishing to hold picnics or gatherings in their parks. For details check with the local Department of Parks and Recreation (address #2 on page 133).

PLAYGROUNDS

Among the more important functions of any recreation system is the provision and operation of an adequate number of playgrounds. In order to augment the number of the facilities available at park locations, many departments of parks and recreation, in cooperation with boards of education, conduct playground programs at various school locations.

These playgrounds provide a broad range of activities for various age groups and are usually divided into two types: Junior and Senior.

Junior playgrounds are for boys and girls 10 years of age and under and operate from approximately school closing until Labour Day. Senior playgrounds are for boys and girls over 10. Some playgrounds have special programs for retarded children. For further information contact the Department of Parks and Recreation at address #2 on page 133.

RECREATION CENTRES

Most of the activities in these centres are programmed and the buildings may include indoor swimming pools, gymnasias, rooms for arts and crafts, table games and physical activities, meeting accommodation for senior citizens and other facilities for various social activities. Copies of the various programs can be obtained by phoning the respective recreation centres directly (see address #4 on page 133).

The availability of these centres makes it possible for local communities to participate in physical, social, and cultural activities on a year-round basis. These activities include swimming, athletics and gymnastics, volleyball, basketball, weightlifting and boxing, paper crafts, sewing and dressmaking, millinery, feltwork, mosaics, copper tooling, aluminum etchings, oil painting, woodworking, dramatics, movies, pre-school play activities, pre-teen and teenage dances, senior citizens' socials, library, game tournaments, talent shows, and other special activities.

For a list of recreation centres, contact the Department of Parks and Recreation at address #2 on page 133. A partial list of recreation centres is found in the appendix to this section.

COMMUNITY CENTRES

In order to supplement the programs and facilities provided in recreation centres, some departments of parks and recreation operate community centres in facilities often rented from or provided by the local board of education.

Programs provided at community centres are usually comprised of arts and crafts classes, instructional and recreational swimming and teenage socials.

Information regarding the operation of these centres can be obtained by contacting the local Parks and Recreation Department at address #2 on page 133.

SWIMMING FACILITIES

In most cities various types of swimming facilities are available, including indoor and outdoor pools, wading pools and bathing beaches. To augment the resources further, with the cooperation of the local board of education, many departments of parks and recreation also make available swimming pools located in schools at times when they are not used by the Board.

In addition to general recreational swimming, the programs include classes of swimming instruction for beginners and advanced, as well as nursery swimmers, diving, synchronized swimming for girls, water safety and life-saving courses, aquatic meets, water shows and a wide variety of similar activities.

For information about swimming pool locations, both indoor and outdoor, contact the Department of Parks and Recreation at address #2 on page 133, and consult the list of pool locations in the appendix to this section (see table of contents to the appendix, on page 133).

WADING POOLS

Over the years, experience has proven beyond doubt that the most popular and practical swimming facility for younger children is the relatively inexpensive wading pool. In many parks wading pools can be found. For exact locations of wading pools contact the Municipal Departments of Parks and Recreation at address #2 on page 133.

ICE SKATING, SKIING, AND TOBOGGANING

Most city departments of parks and recreation attempt to meet demands for facilities for sports activities prevalent during the winter months by providing outdoor natural and artificial ice rinks and indoor ice arenas. Tobogganing and skiing facilities are also available in many city park areas.

Due to the large number of rinks and other facilities available in most cities, the locations of these facilities are not listed here. Information in this regard can be obtained by telephone from the Department of Parks and Recreation at address #2 on page 133.

FOOTBALL, RUGBY, AND SOCCER FIELDS

Football, rugby, and soccer fields are found in the parks of most cities. Seasonal permits for the use of these fields are usually issued to organized leagues. Permits to individual teams are also made available for practice or exhibition games.

Further information regarding location of these fields or the issuance of permits for their use can be obtained from the Department of Parks and Recreation at address #2 on page 133.

BASEBALL AND SOFTBALL DIAMONDS

Information regarding location of these facilities or issuance of permits for their use can be obtained by contacting the Department of Parks and Recreation at address #2 on page 133.

TENNIS COURTS

Information about locations, policies, and issuance of permits for the use of tennis courts can be obtained by contacting the Department of Parks and Recreation at address #2 on page 133.

MUSIC: PARK CONCERTS, ETC.

Programs of summer concerts in city parks can be obtained by contacting the Department of Parks and Recreation at address #2 on page 133.

ADDITIONAL RECREATION RESOURCES

In addition to the above, most communities have recreational facilities provided through various private organizations such as the YM-YWHA, the YM-YWCA, or other private agencies.

Programs and facilities are extremely varied and one should contact the appropriate organization for further information. These are listed under address #5 on page 133.

PROVINCIAL SUPPORT OF MUNICIPAL RECREATION PROGRAMS

The Sports and Recreation Branch of the Ministry of Community and Social Services provides grants to municipalities on the basis of their annual expenditures for leadership and operating expenses for recreation programs. One third of the salaries of recreation directors and some support staff is repaid to the municipal councils, as well as 25% of approved operating expenses. The grants enable smaller communities to offer improved public recreation programs but ceilings or limits on the grants according to population prevent larger communities from making excessive demands on the funds available.

Sports and Recreation Branch field consultants are located in ten offices throughout the province. The applications for grants are forwarded through these offices. (See address #6 on page 133 for the nearest office.)

The Branch also provides developmental grants to about 60 sport governing bodies and supports a co-ordinating agency, Sport Ontario. Many provincial sports organizations provide clinics and training workshops for instructors, coaches and officials.

The Community Centres section of the Branch makes capital grants to municipal councils and Indian bands to help them construct community centres which may be community halls or arenas, and may have playing fields, skating rinks, indoor or outdoor swimming pools. Projects must be approved by the Branch before work begins, if assistance is wanted.

Grants for community centres will cover up to 25% of the total cost, but the limit is \$10,000 for a community hall, athletic field, skating arena and outdoor skating rink, and \$15,000 for an indoor or outdoor swimming pool. Where the building is designed to include a community hall and skating arena, the maximum grant is \$20,000. If the building contains a hall and indoor pool, the maximum is \$25,000.

For further information or to apply contact address #6 on page 133 or:

Community Centres Section
Sports and Recreation Branch
Ministry of Community and Social Services
23rd Floor, 400 University Avenue
Toronto, Ontario, M7A 1H8
965-5399

PARKS AND CONSERVATION AREAS

With provincial assistance, Ontario towns and cities have developed fine park systems. In recent years there has been more and more emphasis on space for the recreation of local people—play fields, picnic and camping areas, outdoor cooking grills, beaches, concert areas, nature trails, nature displays and areas for fishing. Of course, the more traditional horticultural displays, arboreta and zoos are still to be found in the major cities.

Since the development of a co-ordinated plan to control the river systems of southern Ontario, the various regional conservation authorities have brought huge areas of beautiful parkland into public use for recreation.

MEETING CANADIANS

Many new immigrants to Canada often ask "Where can I meet Canadians?" The answer to this question is primarily a matter of common sense, but perhaps a few suggestions here will be helpful.

First, one should try to find any sort of group activity to take part in: an arts and crafts class, or any other type of instruction; a recreation program, etc. The local YM-YWCA or YM-YWHA (see address #1 on page 136) offers many possibilities to meet Canadians since they offer classes in a multitude of subjects, as well as an extensive recreation program. Most Boards of Education also offer many evening courses.

If one is interested in politics, he might consider joining a political organization. One does not have to be a Canadian citizen to attend the meetings of political organizations and parties. A list of some political organizations is found under address #2 on page 136.

One could join a hobby or interest club, such as an artists' group, a stamp collectors' club, a social club, or a folk dancing group. A few of these are listed under address #3 on page 136, but consult the yellow pages of the telephone directory as well.

INFORMATION CENTRES, LIBRARIES, AND IMMIGRANT AID AGENCIES

INFORMATION CENTRES

A relatively new phenomenon in Ontario is the community information centre, also referred to as a neighbourhood information post or an information service. Information centres are springing up all over in all sorts of locations: shopping malls, church basements, store fronts, mobile trailers, fire halls, etc. They can be found in most cities in Ontario. Look in the yellow pages of the telephone book under the heading "Information" or "Community Information" or "Welfare Information", or see address #1 on page 139 of this publication.

The aims of these information centres vary somewhat, but in general they attempt to bridge the gap between organizations and people providing services and people in need of those services. They help the average person find his way through a maze of wrong telephone numbers, agencies who don't quite offer what the person needs, and countless other difficulties inherent in getting at what one needs. Many of the community information centres offer assistance in languages other than English.

Information centres generally will accept any inquiry and at least attempt to help put the person in touch with the answer. It does not have to be a "problem" before the information centre will consider it. It may be a relatively simple inquiry, such as "Who is my MP?" Do not hesitate to use the community information services. The service is free and available to all enquirers.

LIBRARIES

Libraries are another type of information centre which often provide the same services as the above mentioned information centres. Libraries and their locations can be found by consulting the white pages of the telephone directory under the heading "Public Libraries." See also address #2 on page 139.

There are more than 600 public libraries in the Province of Ontario. Books, pamphlets, films, records and information are freely available to the residents of most municipalities. Many libraries have special collections of "easy English" materials for the person beginning to read in the English language in addition to records on learning English. Large libraries have collections of books in all major languages and every library can obtain books through inter-library loan. Public libraries are tax supported institutions and borrowing privileges are freely available to all persons.

IMMIGRANT AID AGENCIES

Immigrant aid agencies not only give information to the newcomer, but often offer counselling to help him sort out a large number of problems. Many of them have staff who speak a number of languages, while others may be a set up to deal with members of only one ethnic group. For a list of such agencies in your area, see address #3 on page 139.

In some areas, interpreter services have also been set up to help the newcomer in dealing with institutions such as hospitals. (See address #4 on page 139.)

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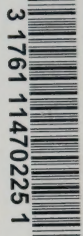
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